

Enforcement Legislative Report

ENFORCEMENT ACTIVITIES

for the Period August 1, 2008
through January 31, 2009

*State of California
Governor Arnold Schwarzenegger*

*Business, Transportation and Housing Agency
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DEPARTMENT OF
CORPORATIONS



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Summary of the Enforcement Legislative Report

The Department of Corporations (Department) continues to receive a significant number of complaints from the general public. In this report, covering the period of August 1, 2008 to January 31, 2009, the number of complaints received was 1,410 compared to 1,636 for the prior period. However, the number of complaints over the one-year reporting period of February 1, 2008 through January 31, 2009 was 3,046 an increase of 492 over the prior year period of 2,554. While the Enforcement Division experienced the greatest increase in the number of complaints during February 1, 2008 to January 31, 2009 compared to the prior year period, the Securities Regulation Division (SRD) experienced a slight increase in complaints and the Financial Services Division (FSD) experienced a slight decrease.

Enforcement's increase in complaints was 83.8% (1,421 v. 773) during the period of February 1, 2008 through January 31, 2009 compared to the prior one-year reporting period. This increase is partially due to a procedural change that now routes all complaints regarding unlicensed activities directly to Enforcement. This change was implemented to expedite the processing of complaints. The increase for the Enforcement Division and the Department overall is partially due to the increase in the number of consumers that are in financial distress due to home mortgage difficulties. Their issues range from requesting help in a foreclosure situation to alleging fraud in a mortgage transaction. In addition, the Department continues to experience an increase in complaints involving auction rate securities, mortgage-backed securities and also questionable real estate and garden-variety investments due to the current economic conditions. Investors who have lost monies from the failure of these investments have submitted complaints alleging fraud and inadequate disclosure of the level of risk involved. The Department expects these trends to continue given the current economic conditions.



Section I

Number of Authorized Enforcement Positions and Vacancies

The Department is in the process of advertising and interviewing candidates for two positions that became vacant in the Enforcement Division.

Enforcement Positions			
Title of Positions	Number of Positions at 1/31/2009	Vacancies	Notes
Deputy Commissioner (CEA)	1		
Staff Counsel IV	2		
Staff Counsel III	11		
Staff Counsel	13		
Assoc. Corporations Investigator	1	1	Currently advertising, created by December 2008 transfer
Corporations Investigator	2		
Senior Legal Analyst	1		
Staff Services Analyst	2		
Legal Assistant	2		
Legal Secretary	1		
Senior Legal Typist	1		
Office Technician	1		
Supervising Corp Examiner	1		
Corporations Examiner IV	9		
Corporations Examiner	1		
Auditor I	1		
Total	50	1	



Section II

Total Number of Complaints Received and the Disposition of Complaints During the Period

The Department receives complaints against licensed, unlicensed and allegedly fraudulent individuals and entities by mail, telephone, or e-mail.

A) Total Number of Complaints and Dispositions for the period of August 1, 2008 through January 31, 2008

There were 1,410 complaints received by the Department of Corporations during the six-month period August 1, 2008 through January 31, 2009 compared to 1,636 complaints received by the Department of Corporations during the six-month period from February 1, 2008 through July 31, 2008. During the February 1, 2008 through January 31, 2009 period there were 3,046 complaints filed compared to 2,554 filed during February 1, 2007 to January 31, 2008 or 49265 more complaints filed in the most recent year of reporting.

The Financial Services Division (FSD) received 646 complaints in the most recent six-month period. Of the total complaints received by the Department, 45.8% of the complaints were within the jurisdiction of the Financial Services Division as compared to 760 or 46.5% during the previous reporting period. This decrease can be attributed in part to unlicensed activity complaints now being handled by the Enforcement Division and a decrease in the number of licensees.

The Securities Regulation Division (SRD) received 114 complaints during the most recent period, which represents 8.1% of the total complaints received by the Department. This compares to 105 complaints or 6.4% from the last reporting period.

The Enforcement Division received a total of 650 complaints during the most recent time period, which represents 46.1% of the total complaints received by the Department. During the prior reporting period Enforcement received a total of 771 complaints. Of the complaints received, 165 were closed in this period without investigation compared to 77 that were closed in the prior period without investigation. There were 184 cases opened in the Enforcement Division stemming from complaints compared to 225 cases opened in the prior period. That is a decrease of 41 cases or 18.2% from the last reporting period. The remaining complaints involved cases that were already opened, adjudicated, referred to other agencies or not within the Department's jurisdiction.

There were a total of 265 enforcement actions taken from August 1, 2008 through January 31, 2009 compared to 290 enforcement actions taken from February 1, 2008 through July 31, 2008. This represents a decrease of 25 actions or 8.6% from the last reporting period. There were 176 administrative actions taken, 65 desist and refrain orders filed, and 9 civil actions filed. In addition, there were 18 cases referred

to prosecutorial offices for possible criminal action.

However, for the period of February 1, 2008 through January 31, 2009 there were 555 enforcement actions compared to 434 for the period of February 1, 2007 through January 31, 2008. This is an increase of 121 actions or 27.9% from the prior one-year reporting period.

Complaints Received	1,410	1636	-226	1636	1364	272
Complaints Resolved Without Opening a Case	1,222	1302	-80	1302	1291	11
Complaints Resulting in Open Cases	184	253	-69	253	204	49
Total Actions	265	290	-25	290	238	52

1) Enforcement (ENF) Division Complaints for the period of August 1, 2008 through January 31, 2009

"Complaints" for the Enforcement Division include public complaints and also referrals from other divisions within the Department, referrals from other state and federal entities, and referrals from self-regulatory agencies such as the Financial Industry Regulatory Authority (FINRA) and the National Futures Association (NFA). Many complaints that come to the Department and the Enforcement Division are with regard to a matter that is already an open case and is under investigation. Those complaints are not counted as either "Complaints Resolved Without Opening a Case" or "Complaints Resulting in Open Cases."

	Aug. 1, 2008 – Jan. 31, 2009	Feb. 1, 2008 – Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007 – Jan. 31, 2008	Change
ENF Complaints Received	650	771	-121	771	426	345
ENF Complaints Resolved Without Investigation	165	77	88	77	29	48
ENF Complaints Resulting in Open Cases	184	253	-69	253	204	49
ENF Actions	265	290	-25	290	238	52

2) Financial Services Division (FSD)

a) Complaint Totals for the period of August 1, 2008 through January 31, 2009.

The members of the FSD complaint unit in Los Angeles review complaints received from members of the public for jurisdictional issues. If the complaint falls within the Department's jurisdiction it is processed. If it does not fall within the jurisdiction it is closed and forwarded to the appropriate governmental entity. Copies of complaints that involve duplicate jurisdictions, such as the Department of Real Estate, are shared with the other entity involved.

The licensee referenced in the complaint is asked to investigate the complaint and provide a response both to the complainant and the Department. Department staff members review the complaint, the response from the licensee and the related documentation in the loan/escrow file to determine if the licensee's response addresses the complaint and is supported by the documents provided. If not complete, additional information is requested from the licensee to resolve any questions. If necessary, a special examination will be scheduled to conduct an investigation of the complaint. FSD staff members will request a licensee take corrective action if needed. If serious violations are noted the complaint will be referred to the Special Administrator or Deputy Commissioner for a referral to the Enforcement Division. When the licensee's response to the complainant addresses the issues raised and is supported by documentation, the complaint is closed. Closed complaints are maintained in the licensee's confidential file.

b) Detail of Complaints for the period of August 1, 2008 through January 31, 2009.

"Complaints" for the Financial Services Division (FSD) include written complaints from consumers and actions taken directly by the division. FSD actions include Orders to Summarily Revoke a License, Orders to Discontinue Activities and Notices of Intent to Issue Orders. Only those Summary Revocation Orders that went into effect are counted. In addition, the number of complaints resolved may include complaints received in prior periods.

Consumer Complaints						
Type of Complaint	CFL	CRMLA	CDDTL	Escrow	Misc.	Total
FSD Complaints Received	140	346	24	109	27	646
FSD Complaints Resolved Without Opening a Case	234	509	31	186	34	994
FSD Complaints Resulting in Open Cases	0	0	0	0	0	0

CFL - California Finance Lenders Law

CRMLA - California Residential Mortgage Lenders Act

CDDTL - California Deferred Deposit Transaction Law

Escrow - Escrow Law

Actions Taken by FSD			
	FSD Actions Taken From Aug. 1, 2008 –January 31, 2009	FSD Actions Taken From Feb. 1, 2008 – Jul. 31, 2008	Change
CFL	710	1,022	-312*
CRMLA	81	101	-20
CDDTL	20	38	-18
Escrow	19	58	-39
Misc.	0	0	0
Total	830	1,219	-389

* CFL decrease is due in part to there being no revocations for failure to file annual reports this period.

Actions Taken by FSD			
	FSD Actions Taken From Feb. 1, 2008 – Jul. 31, 2008	FSD Actions Taken From Aug. 1, 2007 – January 31, 2008	Change
CFL	1,022	647	375
CRMLA	101	150	-49
CDDTL	38	7	31
Escrow	58	35	23
Misc.	0	0	0
Total	1,219	839	380

**c) California Deferred Deposit Transaction Law (CDDTL)
Consumer complaint statistics**

There were 24 consumer complaints against CDDTL licensees from August 1, 2008 to

January 31, 2009, which is an increase from last period's 15 complaints. All of these complaints were resolved through the regulatory process.

d) California Deferred Deposit Transaction Law (CDDTL) Order to Revoke License for Failure to maintain surety bond

There were three Revocation Orders pursuant to the CDDTL for failure to maintain a surety bond. The orders were filed 90 days after the original notice of violation. In the prior period there were two Revocation Orders.

e) California Deferred Deposit Transaction Law (CDDTL) Orders to Desist & Refrain from violations and citations

There were 14 Desist and Refrain Orders pursuant to the CDDTL for violations of the law. All orders occurred within one day of the discovery of the violation.

f) California Deferred Deposit Transaction Law (CDDTL) Orders to Revoke License for Failure to pay annual assessment.

There were three Revocation Orders pursuant to the CDDTL for failure to pay the annual assessment. All orders occurred within 132 days after the original notice of violation.

3) Securities Regulation Division (SRD)

a) Complaint Totals for the period of August 1, 2008 through January 31, 2009.

SRD saw a slight increase in the number of complaints received in comparison to the prior reporting period.

	Aug. 1, 2008 – Jan. 31, 2009	Feb. 1, 2008 – Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007 – Jan. 31, 2008	Change
SRD Complaints Received	114	105	9	105	98	7
SRD Complaints Resolved Without Opening A Case	68	79	-11	79	75	4
Total SRD Complaints Resulting in Open Cases	0	29	-29	29	9	20

b) Detail of Complaints

Securities/Corporate Finance Complaints:

	Aug. 1, 2008– Jan. 31, 2009	Feb. 1, 2008– Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007– Jan. 31, 2008	Change
SRD Complaints Received	11	31	-20	31	26	5
SRD Complaints Resolved Without Opening A Case	5	4	1	4	4	0
Total SRD Complaints Resulting in Open Cases	0	16	-16	16	4	12

Broker Dealer/Investment Adviser Complaints:

	Aug. 1, 2008– Jan. 31, 2009	Feb. 1, 2008– Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007– Jan. 31, 2008	Change
SRD Complaints Received	103	74	29	74	72	2
SRD Complaints Resolved Without Opening A Case	63	75	-12	75	71	4
Total SRD Complaints Resulting in Open Cases	0	13	-13	13	5	8

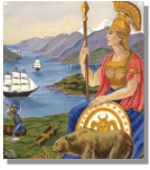
For the current period cases not resolved or resulting in an open enforcement case are still under review pending a determination of the appropriate action.



Section III

Number of Complaints Rejected Due to Staffing Constraints

During the period of August 1, 2008 through January 31, 2009, there were no complaints rejected due to staffing constraints. This is consistent with the prior periods where no complaints were rejected for that reason.



Section IV

Average Time to Take a Public Action for the period of August 1, 2008 through January 31, 2009.

During the current time period, there were 265 enforcement actions taken in a total of 190 cases, compared to 290 actions taken in 196 cases in the prior period. This is a 8.6% decrease in enforcement actions from the prior period. However, the Enforcement Division's productivity increased overall by 27.9% over the yearly period of February 1, 2008 through January 31, 2009 (555 actions) compared to February 1, 2007 through January 31, 2008 (434 actions). In some cases, more than one action was taken against one licensee. During the prior reporting period, the average time to take an enforcement action from the time the Department received the complaint to the date of the filing of the action was 149 days. The average time has now increased to 161 days. There are several factors involved in the most recent increase, including: An increase in the average caseload per counsel placed a strain on existing counsel, examiner, investigator and support staff resources that slowed the investigation, examination and filing of certain cases. There were more civil and administrative cases filed during the current period and these cases by their nature involve extensive fact-finding and analysis. Also, the number of cases that have gone to hearing have more than doubled in the last calendar year compared to the prior year and this has resulted in more time being spent in preparing for the hearings, conducting the hearing and dealing with the resulting appeals. Additionally, there continue to be many sophisticated cases that were completed during this period, including several that involved cooperation with other state or federal regulators and new cases are increasingly of a more complex nature.

There were 830 FSD public actions that took an average time of 27.7 days from the Notice of Violation to the date of action as compared to 1,219 actions and an average of 24 days for the prior period.

	Aug. 1, 2008 – Jan. 31, 2009	Feb. 1, 2008 – Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007 – Jan. 31, 2008	Change
Total Cases Where Public Actions Were Taken	190	196	-6	196	177	19
Average Days to Take Action	161	149	12	149	125	24

***See Appendix 1 for complete listing of Enforcement Actions.**



Section V

Amount of Consumer Restitution and Penalty and Fine Revenue Resulting from Enforcement Actions

A) Summary of Total Fines, Penalties and Consumer Restitution for the period of August 1, 2008 through January 31, 2009.

The amount of restitution, fines, and penalties ordered may include amounts ordered in prior periods, but received in the current reporting period.

	Total Restitution Ordered	Total Restitution Received	Total Penalties or Fines Ordered	Total Penalties or Fines Received
8/1/08 - 1/31/09	\$11,485,508.30	\$203,646.93	\$13,385,011.00	\$3,183,893.00
2/1/08 - 7/31/08	\$27,984,026.00	\$63,422.00	\$2,208,407.00	\$1,425,218.50
Change	-\$16,498,517.70	\$140,224.93	\$11,176,604.00	\$1,758,674.50

2/1/08 - 7/31/08	\$27,984,026.00	\$63,422.00	\$2,208,407.00	\$1,425,218.50
8/1/07 - 1/31/08	\$0.00	\$49,469,174.65*	\$1,482,160.00	\$1,339,538.00
Change	\$27,984,026.00	-\$49,405,752.65	\$726,247.00	\$85,680.50

8/1/07 - 1/31/08	\$0.00	\$49,469,174.65*	\$1,482,160.00	\$1,339,538.00
2/1/2007 - 7/31/07	\$560,067.00	\$0.00	\$1,336,984.00	\$361,984.00
Change	-\$560,067.00	\$49,469,174.65	\$145,176.00	\$977,554.00

*The restitution received in the 8/1/07 – 1/31/08 period was from one case.

B) Detail of Fines, Penalties and Consumer Restitution for the period of August 1, 2008 through January 31, 2009.

*** See Appendix 2 for a table including all penalties and fines ordered and received from FSD and Enforcement cases.**



Section VI

Number and Nature of Enforcement Actions Taken Related to the California Deferred Deposit Transaction Law, Including Actions Taken Pursuant to California Financial Code –

- A. Section 23058
- B. Section 23052
- C. Section 23051
- D. Section 23060
- E. Section 23050

A) Citations Issued Pursuant to Financial Code Section 23058 for the period from August 1, 2008 through January 31, 2009.

Includes citations listed in section entitled, "Migration of Enforcement Techniques into the Examination Process"

	Aug. 1, 2008 – Jan. 31, 2009	Feb. 1, 2008 – Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007 – Jan. 31, 2008	Change
Total Citations	9,861*	163	9,698	163	661	-498

* The increase was due to 9,299 citations in four cases.

Number of Citations Issued Pursuant to Section 23058.	Description of Violation
567	Engaging in Deferred Deposit Transactions without a license under the California Deferred Deposit Transaction Law.
4	Licensee failed to maintain records demonstrating minimum net worth of \$25,000, including quarterly balance sheets.
1	Licensee failed to post license in conspicuous view of the public.
2	Licensee failed to conduct business under name authorized in license.
1	Licensee filed false annual reports for the calendar years ending 2005, 2006 and 2007.
3	Advertisement failed to include licensure disclosure.
3	Licensee failed to provide notice with required disclosures to customers prior to entering into deferred deposit transactions.
1	Licensee made deferred deposit transactions with terms in excess of 31 days.
1	Licensee made loans where the face amount of the check exceeded \$300.
851	Licensee entered into deferred deposit transactions while at least one earlier agreement for the same customer was in effect.
1	Licensee threatened criminal prosecution in its collection letters.
8	The written notice given to customers prior to entering into the transaction failed to include disclosure that deferred deposit transactions are not subject to the provisions of Civil Code section 1719 and that no customer may be required to pay treble damages if the check does not clear.
2	Notice required to be posted in the unobstructed view of the public in letters at least ½ inch in height failed to contain the schedule of charges and fees with the amounts of \$100 and \$200 on deferred deposit transactions, payable in 14 and 30 days, giving the corresponding annual percentage rates.

Number of Citations Issued Pursuant to Section 23058.	Description of Violation
3	Notice required to be posted in the unobstructed view of the public was in letter less than ½ inch in height.
3	Notice required to be posted in the unobstructed view of the public in letters at least ½ inch in height failed to include disclosure that licensee cannot use the criminal process against a customer to collect any deferred deposit transaction.
2	Written Agreement failed to include a clear description of the customer's payment obligations and an itemization of the amount financed as required under Federal Truth In Lending Act and its regulations.
10	Licensee failed to include correct Annual Percentage Rates in agreements.
1	Licensee failed to include the address and telephone number of the licensee in the written agreement.
4	Written Agreement failed to contain disclosure that the customer cannot be prosecuted or threatened with criminal prosecution to collect a deferred deposit transaction.
3	Written Agreement failed to contain disclosure that licensee cannot accept collateral in connection with the deferred deposit transaction.
9	Written Agreement failed to contain disclosure that licensee cannot make a deferred deposit transaction contingent on the purchase of another product or service.
1	Licensee charged fees in excess of 15% of the face amount of the check.
2	Licensee charged excess NSF fees
6,351	Two affiliated licensees charged 6,351 customers excess bank fees.
1,532	Licensee charged fees in excess of the 15% of the face amount of the checks and/or charged extension fees.
1	Licensee misrepresented to existing customers that they were entering into new deferred deposit transactions, when in fact the loan agreement pertained to an extension of an already existing deferred deposit transaction.
1	Licensee accepted documents with blanks left to be filled in after execution.

Number of Citations Issued Pursuant to Section 23058.	Description of Violation
1	Licensee failed to maintain evidence of customer's checks for deferred deposit transactions.
492	Licensee charged illegal fees for extending due dates of the loans

B) Revocations/Suspensions Made Pursuant to Financial Code Section 23052 for the period from August 1, 2008 through January 31, 2009.

	Aug. 1, 2008 – Jan. 31, 2009	Feb. 1, 2008 – Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007 – Jan. 31, 2008	Change
Total Revocations/Suspensions	6	7	-1	7	62	-55*

* The decrease was due to licensees no longer being required to submit information for the payday loan study that was previously required. Revocations were issued if the licensee failed to respond to an industry survey.

Number of Revocations or Suspensions	Description of Violation
2	Filed false license application, charged excess fees and disclosure violations.
3	Failure to pay assessment
1	Failure to maintain surety bond

C) Civil Actions Taken Pursuant to Financial Code Section 23051 for the period of August 1, 2008 through January 31, 2009.

	Aug. 1, 2008 – Jan. 31, 2009	Feb. 1, 2008 – Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007 – Jan. 31, 2008	Change
Number of Civil Actions	0	1	-1	1	0	1
Basis of Action	N/A	Failure to comply with Desist and Refrain order previously issued, violations of the CDDTL.	N/A	Failure to comply with Desist and Refrain order previously issued, violations of the CDDTL.	N/A	N/A

D) Contracts Voided because of Overcharge Pursuant to Financial Code Section 23060 for the period from August 1, 2008 through January 31, 2009.

	Aug. 1, 2008 – Jan. 31, 2009	Feb. 1, 2008 – Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007 – Jan. 31, 2008	Change
Total Number Of Contracts Voided	3,683	1,149	2,534*	1,149	1,950	-801
Total Dollar Amount of Voided Contracts	\$1,145,977.25	\$242,847.62	\$903,129.63*	\$242,847.62	\$200,931.21	\$41,916.41

* The change in the period is due to actions involving three licensees with a large volume of transactions being voided.

Contracts Voided because of Overcharge:

Number of Transactions Voided	Description of Violation
29	Charged customers unauthorized set-up fees.
1,523	Charged customers fees in excess of 15% of the face amount of the check, charged fees exceeding \$15 for NSF checks, charged unauthorized fees for extending the due dates of the loans and charged other unauthorized fees.
570	Engaged in deferred deposit transactions without a license under the California Deferred Deposit Transaction Law.
200	Charged customers unauthorized fees for extending the due dates of the loans.
19	Face amount of checks exceeded \$300, fee exceeded 15% of the face amount of the checks and licensee entered into deferred deposit transactions with two customers while the same two customers had existing deferred deposit transactions outstanding.
850	Licensee entered into deferred deposit transactions while at least one earlier agreement for the same customer was in effect.
492	Charged illegal fees for extending due dates of loans.

E) Desist and Refrain Orders Issued Pursuant to Financial Code Section 23050 for the period of August 1, 2008 through January 31, 2009.

	Aug. 1, 2008 – Jan. 31, 2009	Feb. 1, 2008 – Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007 – Jan. 31, 2008	Change
Total Desist and Refrain Orders	22	9	13	9	8	1

Number of Desist and Refrain Orders	Description of Violation
1	Failed to include all required disclosures in Agreement and notice required to be provided to customers prior to entering into deferred deposit transactions, charged excess NSF fees and filed false license application. 23015 (b), 23035 (c), 23035 (e) and 23036
1	Engaging in unlicensed deferred deposit transaction business, failed to include all required disclosure in the Agreement and notice required to be provided to customers prior to entering into deferred deposit transactions, charged excess NSF fees and charged other unauthorized fees.
1	Charged fees in excess of 15% of the face amount of the check, charged unauthorized extension fees, charged in excess of \$15 for an NSF check, failed to maintain deferred deposit transaction records for two years and failed to comply with demands from the Commissioner to provide records necessary to determine amount of illegal fees.
1	Engaged in unlicensed activity, made misleading statements in connection with the deferred deposit transactions originated at the unlicensed location, used an incorrect business name and failed to disclose to consumers the correct Annual Percentage Rate.

Number of Desist and Refrain Orders	Description of Violation
1	Charged unauthorized fees for extending the due dates of deferred deposit transactions, misrepresented to consumers that they were entering into new deferred deposit transactions, when in fact the transaction pertained to the extension of the existing loan and numerous disclosure violations.
1	Face amount of checks exceeded \$300, fees charged in excess of 15% of the face amount of the check, entered into deferred deposit transactions with two customers while the same two customers had existing loans outstanding, and filed false annual reports.
1	Licensee entered into deferred deposit transactions while at least one earlier agreement for the same customer was in effect.
9	Various disclosure violations, including required disclosures missing from the notice required to be posted in conspicuous view of the public in letters not less than ½ inch in height, missing disclosures from the notice required to be provided to customers prior to entering into agreement and missing disclosures required to be included in the Agreement. These violations also include failure to post license in conspicuous view of the public, advertising violations and using unauthorized name.
1	Engaged in deferred deposit transaction business without a license.
1	Terms of loans exceeded 31 days and failed to post license in view of the public.
1	Failed to maintain records demonstrating minimum net worth of \$25,000, including quarterly financial statements.
1	Failed to maintain records demonstrating minimum net worth of \$25,000, including quarterly financial statements and the Agreement failed to contain an itemization of the amount financed as required under the Federal Truth and Lending Act and its regulations.
1	Failed to conduct business under name authorized in license, failed to disclose accurate Annual Percentage Rates in Agreements and Failed to maintain records demonstrating minimum net worth of \$25,000, including quarterly financial statements.
1	Charged unauthorized fees for extending the due dates of deferred deposit transactions.



Section VII

Information Regarding the Migration of Enforcement Techniques into the California Deferred Deposit Transaction Law Examination Process

California Deferred Deposit Transaction Law

Migration of Enforcement Techniques into the Examination Process for the period of August 1, 2008 through January 31, 2009.

In order to provide quicker response to licensee violations identified during examinations, the Department began using its authority under Financial Code Section 23058 to issue citations as part of the examination process. This practice was made part of the examination protocol starting in June 2007.

	Aug. 1, 2008 – Jan. 31, 2009	Feb. 1, 2008 – Jul. 31, 2008	Change	Feb. 1, 2008 – Jul. 31, 2008	Aug. 1, 2007 – Jan. 31, 2008	Change
Total Number of Citations Issued as Part of the Examination Process	42	92	-50*	92	61	31

* Decrease from last report is due to increased compliance by licensees found during regulatory examinations.

Number of Citations Issued	Description of Violation
1	Engaging in Deferred Deposit Transactions without a license under the California Deferred Deposit Transaction Law.
3	Licensee failed to maintain records demonstrating minimum net worth of \$25,000, including quarterly balance sheets.
1	Licensee failed to post license in conspicuous view of the public.
2	Licensee failed to conduct business under name authorized in license.
3	Advertisement failed to include licensure disclosure.
1	Licensee failed to provide notice with required disclosures to customers prior to entering into deferred deposit transactions.
1	Licensee made deferred deposit transactions with terms in excess of 31 days.
7	The written notice given to customers prior to entering into the transaction failed to include disclosure that deferred deposit transactions are not subject to the provisions of Civil Code section 1719 and that no customer may be required to pay treble damages if the check does not clear.
1	Notice required to be posted in the unobstructed view of the public in letters at least ½ inch in height failed to contain the schedule of charges and fees with the amounts of \$100 and \$200 on deferred deposit transactions, payable in 14 and 30 days, giving the corresponding annual percentage rates.
3	Notice required to be posted in the unobstructed view of the public was in letters less than ½ inch in height.
2	Notice required to be posted in the unobstructed view of the public in letters at least ½ inch in height failed to include disclosure that licensee cannot use the criminal process against a customer to collect any deferred deposit transaction.
2	Written Agreement failed to include a clear description of the customer's payment obligations and an itemization of the amount financed as required under Federal Truth In Lending Act and its regulations.
3	Licensee failed to include correct Annual Percentage Rates in agreements.
1	Licensee failed to include the address and telephone number of the licensee in the written agreement.
2	Written Agreement failed to contain disclosure that the customer cannot be prosecuted or threatened with criminal prosecution to collect a deferred deposit transaction.
2	Written Agreement failed to contain disclosure that licensee cannot accept collateral in connection with the deferred deposit transaction.
7	Written Agreement failed to contain disclosure that licensee cannot make a deferred deposit transaction contingent on the purchase of another product or service.

Appendix 1: Enforcement Actions

Enforcement Desist & Refrain Cases			
Public Action	Notice of Violation	Date of Action	Days
NLS Cash Advance (D&R)	6/26/2008	7/11/2008	16
JCF Acceptance Corp. (D&R)	4/3/2008	8/12/2008	132
High Rise Properties (D&R)	6/5/2008	8/6/2008	63
Robert Reese (D&R)	6/11/2008	8/6/2008	57
TossAcross (D&R)	2/11/2008	8/6/2008	178
Best Blinds, Inc. (D&R)	6/6/2007	8/8/2008	430
Horizon Property Holdings, LLC (D&R)	6/3/2008	8/11/2008	70
Mailbox It Group, Inc. (D&R)	2/11/2008	8/16/2008	188
Be-Thin, Inc. (D&R)	4/18/2007	8/20/2008	491
Douglas Rucker (D&R)	11/29/2007	8/26/2008	272
Naras Secured Fund (D&R)	2/21/2008	8/27/2008	189
Loomis Wealth (D&R)	2/21/2008	8/27/2008	189
Northway Broker Limited DBA Cash Transfer Centers (D&R)	4/29/2008	8/27/2008	121
FFD Resources II (D&R)	4/29/2008	8/27/2008	121
SPD Financial Services (D&R)	4/29/2008	8/27/2008	121
Robert C. Bartels (D&R)	7/10/2008	9/5/2008	58
Coomer Energy, Inc. (D&R)	8/4/2008	9/8/2008	36
INMOR Capital Investment (D&R)	2/22/2007	9/8/2008	565
C N Broker Service (D&R)	6/18/2008	9/8/2008	83
Orange Crest Realty, Inc. (D&R)	3/14/2008	9/10/2008	181
Sami Nafuosi DBA S&D Financial Management (D&R)	2/22/2008	9/10/2008	202
Double Star Holdings, LLC (D&R)	7/23/2008	9/11/2008	51
Sidney Binder (D&R)	11/20/2007	9/16/2008	302
Gary Mountain (D&R)	7/23/2008	9/16/2008	56
Check Mark Enterprises (D&R)	7/22/2008	9/16/2008	57
Inner Image Diagnostics Limited Partnership (D&R)	5/8/2006	9/17/2008	864
Sisak Misirian DBA Thrifty Check (D&R)	7/17/2008	9/24/2008	70
Green Lifestyles Marketplace, Inc. (D&R)	9/9/2008	9/30/2008	22
Sixunder7 Films (D&R)	9/17/2008	10/6/2008	20
Linda C. Kellum DBA Pay Day Financial (D&R)	6/18/2008	10/7/2008	112
Robert Baber DBA Payday Services Today (D&R)	6/18/2008	10/7/2008	112
BCA Lending Group (D&R)	9/22/2008	10/7/2008	16
The Mercer Group, Inc. (D&R)	5/21/2008	10/8/2008	141
Targa Escrow (D&R)	5/23/2008	10/14/2008	145
Payday Advance, LLC (D&R)	8/29/2008	10/23/2008	56
Area Check Cashing, Inc. (D&R)	7/17/2008	10/28/2008	104

Enforcement Desist & Refrain Cases			
Public Action	Notice of Violation	Date of Action	Days
Edward Tsai (D&R)	3/12/2008	11/6/2008	240
Best Mobile Productions (D&R)	9/26/2007	11/6/2008	408
Innoprize (D&R)	7/8/2008	11/17/2008	133
JB Escrow (D&R)	4/30/2008	11/17/2008	202
McKay Financial Corporation (D&R)	9/29/2008	11/18/2008	51
LGM Financial (D&R)	10/22/2008	11/20/2008	30
General Equity Services (D&R)	2/8/2007	12/8/2008	670
Thirteen Thirty Two, Inc. (D&R)	4/7/2008	12/10/2008	248
Elite Investments Group, Inc. (D&R)	5/28/2008	12/10/2008	197
PMC Interests, LLC (D&R)	10/11/2006	12/12/2008	794
RMS & Associates (D&R)	11/7/2007	12/19/2008	409
Real-Time Oil Monitoring (D&R)	11/6/2008	12/31/2008	56
Jason Shurnas (D&R)	12/17/2008	12/30/2008	14
BonChon Chicken (D&R)	5/28/2008	12/8/2008	195
Avis Financial Services (D&R)	10/28/2008	12/1/2008	35
Acu-Shield Financial (D&R)	6/20/2008	12/23/2008	187
Joseph Castro (D&R)	2/26/2008	1/6/2009	316
Elite Financial (D&R)	10/21/2008	1/9/2009	81
Greenlight Funding Group (D&R)	10/22/2008	1/7/2009	78
Government Employees Credit Center (D&R)	12/22/2008	1/7/2009	17
Hindsco, Inc. (D&R)	5/15/2008	1/21/2009	252
Global Bullion Exchange, LLC (D&R)	11/21/2008	1/9/2009	50
Marquis Title & Escrow, Inc. (D&R)	9/11/2008	1/9/2009	121
Mezey & Associates (D&R)	5/22/2008	1/9/2009	233
Asia Financial Services, Inc. (D&R)	6/26/2008	1/27/2009	216
Innovative Index Group (D&R)	3/24/2008	1/29/2009	312
Gino Camerena (D&R)	10/22/2008	1/29/2009	100

Enforcement Civil Injunction Cases			
Public Action	Notice of Violation	Date of Action	Days
Visionary Group Holdings (Civil Injunction)	8/23/2007	8/14/2008	358
Premiere Transactions Escrow, Inc. (Civil Injunction)	8/25/2008	11/4/2008	72
A L G Capital (Civil Injunction)	4/16/2008	8/27/2008	134
Futures Investment Group (Civil Injunction)	5/16/2007	8/27/2008	470
Power Station, LLC (Civil Injunction)	11/29/2007	8/28/2008	274
SmartWear Technologies (Civil Injunction)	6/20/2007	9/9/2008	448
Escrow Diversified (Civil Injunction)	11/20/2007	9/9/2008	295
Freedom Debt Relief (Civil Injunction)	11/14/2007	10/30/2008	352
Platinum Coast Escrow, Inc. (Civil Injunction)	7/9/2007	12/12/2008	523

Enforcement CRMLA Cases			
Public Action	Notice of Violation	Date of Action	Days
Allen Mortgage LLC (Revocation Actions)	8/1/2008	8/11/2008	11
Bush & Hewitt Holding, Inc. DBA Direct Funding (Revocation Actions, Revocation Orders)	8/11/2008	9/5/2008	26
American Home Equity Corporations (Revocation Actions, Revocation Orders)	8/11/2008	9/5/2008	26
CMC Mortgage Corp (Revocation Actions, Revocation Orders)	8/11/2008	9/5/2008	26
Southstar Funding, LLC (Revocation Actions)	7/22/2008	9/16/2008	57
Mendaros Family Corporation (Revocation Actions)	8/27/2008	9/16/2008	21
Equicity Financial LLC (Revocation Actions, Revocation Orders)	8/11/2008	9/17/2008	38
Aames Capital Corporation (Revocation Actions, Revocation Orders)	8/11/2008	9/17/2008	38
IZT Mortgage, Inc. (Revocation Actions)	9/9/2008	9/19/2008	11
Pinnacle Direct Funding (Revocation Actions)	8/27/2008	9/19/2008	24
Spectrum Financial Group (Revocation Actions)	8/27/2008	9/23/2008	28
Loan Link Financial Services (Revocation Actions)	9/9/2008	9/24/2008	16
Opteum Financial Services, LLC (Revocation Actions)	8/28/2008	9/24/2008	28
Veridian Financial, Inc. (Revocation Actions)	8/29/2008	9/29/2008	32
United Financial Mortgage Corporation (Revocation Actions)	7/22/2008	10/1/2008	72
First Magnus Financial Corporation (Revocation Actions)	8/11/2008	10/2/2008	53

Enforcement CRMLA Cases			
Public Action	Notice of Violation	Date of Action	Days
Delta Funding Corporation (Revocation Actions)	8/11/2008	10/2/2008	53
Fidelity Mortgage of California, Inc. (Revocation Actions)	8/13/2008	10/2/2008	51
Pinnacle Financial LLC (Revocation Actions)	8/29/2008	10/9/2008	42
Ameriwest Financial (Revocation Actions)	7/22/2008	10/9/2008	80
Pacifica Direct LLC (Revocation Actions)	9/3/2008	10/9/2008	37
United California Systems (Revocation Actions)	7/14/2008	10/21/2008	100
Wilson Resources, Inc. (Revocation Actions)	9/3/2008	10/22/2008	50
Fidelity Capital Funding, Inc. (Revocation Actions)	8/11/2008	10/23/2008	74
Vintage Hills Mortgage (Revocation Actions)	9/3/2008	10/27/2008	55
Dollar Investment Corp. (Revocation Actions)	8/28/2008	10/30/2008	64
Financial Mortgage USA, Inc. (Revocation Actions)	8/12/2008	11/5/2008	86
Piggybank Home Loans (Revocation Actions)	8/28/2008	11/5/2008	70
Renaissance Home & Mortgage, Inc. (Revocation Actions)	8/28/2008	11/5/2008	70
Florida United Mortgage Corporation (Revocation Actions)	8/12/2008	11/5/2008	86
iWayLoan, LP (Revocation Actions)	10/14/2008	11/13/2008	31
New Century Credit (Revocation Actions)	10/14/2008	11/17/2008	35
M & T Mortgage (Revocation Actions)	10/14/2008	11/19/2008	37
KH Financial (Revocation Actions)	10/14/2008	11/19/2008	37
New Century Mortgage Ventures (Revocation Actions)	10/14/2008	11/21/2008	39
The Lending Connection, Inc. (Revocation Actions)	8/27/2008	11/24/2008	90
Sallie Mae (Revocation Actions)	8/28/2008	11/24/2008	89
First NLC Financial Services, LLC (Revocation Actions)	8/27/2008	11/24/2008	90
Maverick Residential (Revocation Actions)	10/14/2008	11/24/2008	42
Montgomery Mortgage (Revocation Actions)	10/14/2008	11/24/2008	42
Ameriwest Financial (Revocation Actions)	7/22/2008	12/9/2008	141
Pinnacle Direct Funding (Revocation Actions)	8/27/2008	12/19/2008	115
Dollar Investment Corp. (Revocation Actions)	8/28/2008	12/19/2008	114
Southstar Funding, LLC (Revocation Actions)	7/22/2008	12/22/2008	154
Veridian Financial, Inc. (Revocation Actions)	8/29/2008	12/22/2008	116
Pinnacle Financial Corporation (Revocation Actions)	8/29/2008	12/22/2008	116
Spectrum Financial Group (Revocation Actions)	8/27/2008	12/22/2008	118
Wilson Resources, Inc. (Revocation Actions)	9/3/2008	12/22/2008	111
American Home Mortgage (Revocation Actions)	10/31/2008	1/23/2009	85

Enforcement CRMLA Cases			
Public Action	Notice of Violation	Date of Action	Days
KH Financial (Revocation Orders)	10/14/2008	1/7/2009	86
WRMortgage (Revocation Orders)	10/14/2008	1/20/2009	99
M & T Mortgage (Revocation Orders)	10/14/2008	1/20/2009	99
Mendaros Family Corporation (Revocation Orders)	8/27/2008	1/22/2009	149
Loan Link Financial Services (Revocation Orders)	9/9/2008	1/26/2009	140
United Financial Mortgage Corporation (Revocation Orders)	7/22/2008	1/27/2009	190
Millennia Mortgage Corporation (Order to Discontinue)	12/17/2008	1/20/2009	35

Enforcement CFL Cases			
Public Action	Notice of Violation	Date of Action	Days
Hurst Financial Corporation (Revocation Actions)	5/29/2008	9/8/2008	103
Raymond Arellano Valles (Bar Actions)	9/17/2008	9/22/2008	6
Value Home Loan DBA MBS Securities (Revocation Actions)	7/23/2008	10/3/2008	73
Global Mortgage Resources (Revocation Orders)	3/24/2008	10/6/2008	197
Mark Alan Helsing (Bar Actions)	8/11/2008	10/28/2008	79
Scott Losch/Global Mortgage Resources (Bar Orders, Denial Orders)	3/24/2008	10/28/2008	219
Sea View Investments (Revocatin Actions)	8/11/2008	10/28/2008	79
Raman Singh DBA Primestar Lending (Revocation Orders, Bar Orders)	7/9/2008	12/29/2008	174
Mark Alan Helsing (Revocation, Bar Orders)	8/11/2008	1/7/2009	150
Hurst Financial Corporation (Revocation Orders)	5/29/2008	1/9/2009	226
Growth Resource Group (Revocation Orders)	4/15/2008	1/9/2009	270

Enforcement BD/IA Cases			
Public Action	Notice of Violation	Date of Action	Days
Ike Iossif/Aefean Capital Group, Inc. (Bar Actions)	3/7/2006	8/12/2008	890
Ashton Captial (Revocation Orders)	6/6/2007	10/7/2008	490

Enforcement DDTL Cases			
Public Action	Notice of Violation	Date of Action	Days
Payday Advance Express, Inc. (Order Revocation)	2/28/2008	8/1/2008	156
Sami Nafoosi DBA S&D Financial Management (Citation, Revocation Action, Order Voiding Transaction)	2/22/2008	9/10/2008	202
Check Mark Enterprises (Citation, Revocation Action, Order Voiding Transaction)	7/22/2008	9/16/2008	57
Sisak Misirian DBA Thirty Check (Citation, Revocation Action, Order Voiding Transaction)	7/17/2008	9/24/2008	70
Linda C. Kellum DBA Pay Day Financial (Citation, Revocation Action, Order Voiding Transactions)	6/18/2008	10/7/2008	112
Robert Baber DBA Payday Services Today (Citation)	6/18/2008	10/7/2008	112
Payday Advance, LLC (Citation, Order Voiding Transactions)	8/29/2008	10/23/2008	56
Yogesh Hiralal DBA Pro Check Cashing (Order Revoking)	3/6/2008	10/27/2008	236
Area Check Cashing Centers, Inc. (Citation, Order Voiding Transactions)	7/17/2008	10/28/2008	104
Galt Ventures, Inc. DBA Speedy Cash (D&R)	10/9/2008	10/30/2008	22
Speedy Cash (D&R)	10/9/2008	10/30/2008	22
Nadia K. Haddad DBA Cash It Quick (Revocation Order)	1/31/2008	11/5/2008	280
Hindsco, Inc. (Citation, Order Voiding Transactions)	5/15/2008	1/21/2009	252

Enforcement Escrow Cases			
Public Action	Notice of Violation	Date of Action	Days
Cheetah Escrow Services, Inc. (Revocation Orders)	3/3/2008	8/14/2008	165
Premiere Transactions Escrow, Inc. (Order to Discontinue, Order Taking Possession)	8/25/2008	8/25/2008	1
Sorrento Escrow, Inc. (Revocation Orders)	3/3/2008	8/27/2008	178
MDA Escrow Solutions FKA Trans Union Escrow (Suspension Orders)	5/5/2008	9/2/2008	121
Sage Credit Escrow, Inc. (Suspension Orders)	3/3/2008	9/2/2008	184
Magellan Empire Escrow (Revocation Orders)	3/3/2008	9/3/2008	185
Elender Escrow (Revocation Orders)	3/3/2008	9/5/2008	187
Dependable Escrow Co. (Revocation Action, Order Imposing Penalty)	9/10/2008	9/19/2008	10
Essential Escrow Services, Inc. (Suspension Action, Order Imposing Penalty)	9/10/2008	9/24/2008	15
Montebello Escrow, Inc. (Suspension Orders)	5/5/2008	9/26/2008	145
Naomi Estrada (Suspension Orders)	11/13/2006	9/22/2008	680
Cooper's Escrow (Suspension Action, Order Imposing Penalty)	9/10/2008	9/30/2008	21
Topline Escrow Service, Inc. (Suspension Orders)	5/5/2008	10/8/2008	157
Melinda Jeanne Sinay (Bar Reinstatement Action)	9/22/2008	10/8/2008	17
Platinum Escrow (Order Taking Possession)	7/9/2007	10/9/2008	459
Ray A. Valles (Bar Order)	9/17/2008	10/15/2008	29
Premiere Capital Escrow, Inc. (Suspension Orders)	3/3/2008	10/21/2008	233
Rock & Roll Escrow, Inc. (Suspension Orders)	3/3/2008	10/29/2008	241
Unlimited Escrow, Inc. (Revocation Orders)	3/3/2008	11/5/2008	248
Resorts West Escrow, Inc. (Suspension Orders)	2/28/2008	11/12/2008	259
Melinda Sinay (Bar Reinstatement Order)	9/22/2008	11/17/2008	57
West Escrow, Inc. (Order to Discontinue)	11/17/2008	11/19/2008	3
Abbie Escrow (Revocation Action)	11/6/2008	12/2/2008	27
Premiere Transactions Escrow, Inc. (Revocation Action)	8/25/2008	12/10/2008	108
Theresa Madden (Bar Action)	8/25/2008	12/10/2008	108
Infinity Escrow, Inc. (Revocation Action, Suspension Orders)	2/28/2008	12/12/2008	289
California Investors Escrow (Suspension Orders)	5/1/2008	12/12/2008	226

Enforcement Escrow Cases			
Public Action	Notice of Violation	Date of Action	Days
Daniel Sadek (Suspension Orders)	7/9/2007	12/12/2008	523
Platinum Coast Escrow, Inc.(Revocation Order)	7/9/2007	12/12/2008	523
First American Eagle Escrow, Inc. (Revocation Action)	3/3/2008	12/17/2008	290
Excellence Team Escrow, Inc. (Suspension Action)	11/6/2008	12/17/2008	42
Onlinescrow, Inc. (Denial Action)	10/29/2008	12/18/2008	51
Barbara Lynn Brown (Bar Action)	10/29/2008	12/18/2008	51
Caliber Escrow, Inc. (Revocation Action, Suspension Orders)	5/5/2008	12/18/2008	228
Claudia Sandoval (Bar Order)	5/22/2008	12/23/2008	216
Simply Escrow (Revocation Orders)	3/3/2008	1/12/2009	316
Tina Davy (Bar Action)	11/20/2007	1/27/2009	435

Enforcement FIL Cases			
Public Action	Notice of Violation	Date of Action	Days
Topz Franchising, Inc. (Denial Actions/Orders)	3/19/2007	10/28/2008	590

Enforcement CSL Cases			
Public Action	Notice of Violation	Date of Action	Days
Cedar Funding Mortgage Fund LLC (Revocation Orders)	4/1/2008	8/7/2008	129
Super Absorbant Company (Revocation Orders)	8/22/2006	9/12/2008	753
Value Home Loan, Inc. (Revocation Actions, Suspension Orders)	7/23/2008	9/22/2008	62
CMR Mortgage Fund III LLC (Revocation Actions, Suspension Orders)	9/15/2008	12/9/2008	86
Hurst Financial Corporation (Revocation Orders)	5/29/2008	1/9/2009	226

FSD DDTL Orders for Failure to Maintain Surety Bond			
Public Action	Notice of Violation	Date of Action	Days
Christian Torres dba Christian Torres	5/20/2008	12/8/2008	203
Richard Dowell, Inc. dba Cash Plus	5/20/2008	12/9/2008	204
Ashum Sidher and Chander Mohan Sidher dba Americash Payday Loan Center	6/30/2008	12/11/2008	165

FSD DDTL Public Actions Desist and Refrain Orders and Citations issued through Regulatory Process			
Public Action	Notice of Violation	Date of Action	Days
The JessChex Corporation dba Jess Chex Financial	8/6/2008	8/6/2008	1
Payday Loan Store of California, Inc.	8/8/2008	8/8/2008	1
Camcor, Inc. dba Cash Plus	8/8/2008	8/8/2008	1
Gibson & Wile Financial Services, LLC	8/11/2008	8/11/2008	1
Adel Bawardi dba BV Cash Advance	8/11/2008	8/11/2008	1
JIL, Inc. dba Checks-N-Advance	9/12/2008	9/12/2008	1
Juan Pablo Cerventes and Veronica Ruelas dba Check By Check	9/12/2008	9/12/2008	1
LCS, Incorporated	9/12/2008	9/12/2008	1
Sayed Taqweer Ahmed dba Cash-4-Checks	9/15/2008	9/15/2008	1
Xpress Financial Services of Southern California, LLC dba Ready Money	9/16/2008	9/16/2008	1
Gale Robinson dba Money & More	9/16/2008	9/16/2008	1
Two Families Credit Company, LLC dba Cash Mart	9/17/2007	9/17/2007	1
Douglas J. Thomas dba Cash Club	10/21/2008	10/21/2008	1
West Coast Cash	10/24/2008	10/24/2008	1

FSD CFLL Revocation Orders Issued For Failure To Maintain A Surety Bond *

Public Action	Notice of Violation	Date of Action	Days
United Vision Financial, Inc.	07/15/08	08/04/08	21
Guidance Home Loans	07/16/08	08/05/08	21
J.R. Asset Management	07/16/08	08/05/08	21
Quick Money Fund, LLC	07/16/08	08/05/08	21
Silverline Financial Services, Inc.	07/16/08	08/05/08	21
Vision Ez Funding	07/16/08	08/05/08	21
Bridgewater Residential Mortgage, Inc.	07/16/08	08/11/08	27
Echo Finance	07/23/08	08/12/08	21
Mary Victoria Fabela	07/23/08	08/12/08	21
Mutual West Home Loans	07/23/08	08/12/08	21
Pacific West Wholesale Mortgage	07/23/08	08/12/08	21
Sunrise Home Mortgage	07/23/08	08/12/08	21
The Loan Shoppe LLC	07/23/08	08/12/08	21
First Financial Mortgage Group, Inc.	07/23/08	08/18/08	27
Adonis V. Pangan	07/31/08	08/20/08	21
Advantage Capital Equity Solutions (Ca), Inc.	07/31/08	08/20/08	21
Cfc Commercial Finance Corporation	07/31/08	08/20/08	21
Eagle River Mortgage, Inc.	07/31/08	08/20/08	21
Express Funding & Realty, Inc.	07/31/08	08/20/08	21
National Home Lenders	07/31/08	08/20/08	21
Sparrow Home Loans	07/31/08	08/20/08	21
Vip Funding, Inc.	07/31/08	08/20/08	21
Prime Choice Lending, Inc.	08/06/08	08/26/08	21
The Loan Consultants Group	08/06/08	08/26/08	21
Fusion Mortgage And Financial Group, LLC	08/06/08	09/02/08	28
P.A. Monument, Inc	08/13/08	09/02/08	21
Western Financial	08/13/08	09/02/08	21
Wholesale Lending Group	08/13/08	09/02/08	21
786 Financial Services	08/21/08	09/10/08	21
Alternative Financial Services	08/21/08	09/10/08	21
Solomon Financial Mortgage, A California	08/21/08	09/10/08	21
Western Capital Mortgage	08/21/08	09/10/08	21
Eg Financial Services	08/25/08	09/14/08	21
A-Z Financial Services, Inc.	08/26/08	09/15/08	21
Medicredit	08/27/08	09/16/08	21
Sp Lending	08/27/08	09/16/08	21
Positive Mortgage, Inc.	08/27/08	09/21/08	26
All American Mortgage And Loans LLC	09/03/08	09/23/08	21
Fidelity Funding Group, Inc.	09/03/08	09/23/08	21
Investment Funding, Inc. (2 Locations)	09/03/08	09/28/08	26
Scripps Investments Mortgage Fund I, LLC	09/10/08	09/30/08	21
The Money Shack	09/10/08	09/30/08	21
Fast Fund Nation, Inc.	09/11/08	10/01/08	21

FSD CFLL Revocation Orders Issued For Failure To Maintain A Surety Bond *			
Public Action	Notice of Violation	Date of Action	Days
Abacus Mortgage, Inc.	09/17/08	10/07/08	21
Ace Express Financial Corporation	09/17/08	10/07/08	21
Greencastle Capital, Inc.	09/17/08	10/07/08	21
Brooke Financial Services (Brooke Credit Corporation, Dba)	09/17/08	10/12/08	26
Creative Image Marketing, Inc.	09/17/08	10/12/08	26
California Professional Home Mortgage	09/25/08	10/15/08	21
M J Mortgage	09/25/08	10/15/08	21
Security Pacific National Lending (2 Locations)	09/25/08	10/15/08	21
Spencer Smith	09/25/08	10/15/08	21
Trinidad Bush	09/25/08	10/15/08	21
Inland Funding	10/08/08	10/28/08	21
Jeffrey Paul Johnson	10/08/08	10/28/08	21
Prime Coast Mortgage	10/08/08	10/28/08	21
Robert Schaefer Financial Services	10/08/08	10/28/08	21
The Mortgage People, Inc. (2 Locations)	10/08/08	10/28/08	21
Alta Financial Group	10/15/08	11/04/08	21
Blue Diamond Funding Corp.	10/15/08	11/04/08	21
Capital Investment & Mortgage, Inc.	10/15/08	11/04/08	21
Consumers 1st Financial Services	10/15/08	11/04/08	21
Santa Maria Valley Funding	10/15/08	11/04/08	21
Evans Financial	10/23/08	11/12/08	21
West Capital Lending, Inc. (2 Locations)	10/23/08	11/12/08	21
Business Loan Center, LLC (2 Locations)	10/23/08	11/17/08	26
Ciena Capital Funding LLC	10/23/08	11/17/08	26
Outsmart Holdings, LLC	10/23/08	11/17/08	26
New Paradigm Investments, Inc.	10/29/08	11/18/08	21
The Interbanc Group, LLC	10/29/08	11/18/08	21
Fne Mortgage	10/29/08	11/23/08	26
The Mortgage Exchange, Inc.	10/29/08	11/23/08	26
Automated Finance Corporation	11/12/08	12/02/08	21
Castle Mortgage & Real Estate	11/12/08	12/02/08	21
Centerpoint Financial	11/12/08	12/02/08	21
Century 22 Real Estate & Mortgage, Inc.	11/12/08	12/02/08	21
First City Bancorp	11/12/08	12/02/08	21
Inspire Inc.	11/12/08	12/02/08	21
Lcm High Income Fund, LLC	11/12/08	12/02/08	21
Lcm Strategic Income Fund, LLC	11/12/08	12/02/08	21
Millennium 2000 Financial Inc.	11/12/08	12/02/08	21
Pronto Cash Advance	11/12/08	12/02/08	21
Scs Finance	11/12/08	12/02/08	21
Trinity Capital Home Loans, Inc.	11/12/08	12/02/08	21
Vintage Realty & Finance, LLC	11/12/08	12/02/08	21

FSD CFLL Revocation Orders Issued For Failure To Maintain A Surety Bond *

Public Action	Notice of Violation	Date of Action	Days
Wellington Financial	11/12/08	12/02/08	21
Van Camp Mortgage L.L.C.	11/12/08	12/07/08	26
American Dream Mortgage	11/19/08	12/09/08	21
Anthony Alabastro	11/19/08	12/09/08	21
Jmo, Inc.	11/19/08	12/09/08	21
La Hacienda Home Loans	11/19/08	12/09/08	21
Nick Ghosoph	11/19/08	12/09/08	21
Capital Lending Group	12/03/08	12/23/08	21
Investors Choice Financial	12/03/08	12/23/08	21
Lewco Capital Group	12/03/08	12/23/08	21
Needloans.Com Inc.	12/03/08	12/23/08	21
Residential Home Loans	12/03/08	12/23/08	21
Ruscana Capital, Inc.	12/03/08	12/23/08	21
Tawfiq Rissas	12/03/08	12/23/08	21
Zingerz Incorporated	12/03/08	12/23/08	21
Broad Solutions Lending, Lp	12/03/08	12/29/08	27
Community First Mortgage, Inc.	12/03/08	12/29/08	27
Jadda Secured Senior Mortgage Fund, LLC	12/03/08	12/29/08	27
1st Choice Mortgage And Realty LLC	12/10/08	12/30/08	21
C.G. Hauser Financial Services	12/10/08	12/30/08	21
Firstbay Financial, Inc.	12/10/08	12/30/08	21
West Coast Financial Group, Inc.	12/10/08	12/30/08	21
Community Pride Mortgage Company	12/10/08	01/05/09	27
E-1 Mortgage Company	12/10/08	01/05/09	27
Marcap Corporation	12/10/08	01/05/09	27
Core Mortgage	12/17/08	01/06/09	21
Spartan Team Inc. Real Estate & Mortgage	12/17/08	01/06/09	21
Tara Financial Services, Inc.	12/17/08	01/06/09	21
U.S. Residential Lending Corp.	12/17/08	01/06/09	21
America's Mortgage Choice, Inc.	12/17/08	01/12/09	27
Summa Financial, LLC	12/17/08	01/12/09	27
Allnet Home Loans, Inc.	12/24/08	01/13/09	21
Encore Pacific Managers, Inc.	12/24/08	01/13/09	21
Lake Forest Financial, Inc.	12/24/08	01/13/09	21
Prime Directive Funding, LLC	12/24/08	01/13/09	21
The Jersey Boys In Southern California, Inc.	12/24/08	01/13/09	21
Western Home Loans, Inc.	12/24/08	01/13/09	21
Ardent Financial LLC	12/24/08	01/20/09	28
Sunland Mortgage	12/24/08	01/20/09	28
America's Choice Funding, Inc.	01/07/09	01/27/09	21
Bridgefund Capital Corp.	01/07/09	01/27/09	21
First Quality Home Mortgage, Inc.	01/07/09	01/27/09	21
Greenline Capital Corporation	01/07/09	01/27/09	21

FSD CFLL Revocation Orders Issued For Failure To Maintain A Surety Bond *			
Public Action	Notice of Violation	Date of Action	Days
Home Lending Specialists	01/07/09	01/27/09	21
Jpb Capital, Inc.	01/07/09	01/27/09	21
Lenders Direct Financial, Inc.	01/07/09	01/27/09	21
Parable Mortgage	01/07/09	01/27/09	21
Time Finance Company	01/07/09	01/27/09	21
Worldwide 1st Mortgage	01/07/09	01/27/09	21

Locations 139
Companies 133

*The bond orders are issued 20 days after the Notice of Intention is sent to in state companies and 25 days for out of state companies if not resolved.

FSD CFLL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond			
Public Action	Notice of Violation	Date of Action	Days
Canyon Value Realization Fund, L.P.	07/31/08	08/06/08	7
Fusion Mortgage And Financial Group, LLC	08/05/08	08/06/08	2
Prime Choice Lending, Inc.	07/31/08	08/06/08	7
The Loan Consultants Group	08/02/08	08/06/08	5
Aspen Holdings, LLC	08/13/08	08/13/08	1
California Loan And Jewelry Company, Inc.	08/08/08	08/13/08	6
Car Equity Loans (2 Locations)	08/08/08	08/13/08	6
Fci Commercial Capital, Inc.	08/13/08	08/13/08	1
Financial Freedom Senior Funding Corporation	08/12/08	08/13/08	2
Home Mortgage Center	08/09/08	08/13/08	5
P.A. Monument, Inc	08/08/08	08/13/08	6
The Grammer Group	08/13/08	08/13/08	1
Western Financial	08/13/08	08/13/08	1
Wholesale Lending Group	08/07/08	08/13/08	7
786 Financial Services	08/15/08	08/21/08	7
Alternative Financial Services	08/14/08	08/21/08	8
American Home Loan Center, LLC	08/19/08	08/21/08	3
Lehman Ali Inc.	08/20/08	08/21/08	2
National Fidelity Mortgage Corporation (2 Locations)	08/20/08	08/21/08	2
National Wholesale Mortgage	08/17/08	08/21/08	5
Reliant Mortgage	08/15/08	08/21/08	7
Solomon Financial Mortgage, A California	08/15/08	08/21/08	7
Western Capital Mortgage	08/20/08	08/21/08	2
Eg Financial Services	08/10/07	08/25/08	382
A-Z Financial Services, Inc.	04/21/08	08/26/08	128

FSD CFLL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond

Public Action	Notice of Violation	Date of Action	Days
A.T. Mortgage, Inc.	08/22/08	08/27/08	6
California Charter Schools Association	08/27/08	08/27/08	1
Dream Home Financing, Inc.	08/23/08	08/27/08	5
Everest Capital Group, Inc.	08/27/08	08/27/08	1
Medicredit	08/24/08	08/27/08	4
Mercator Momentum Fund, L.P.	08/23/08	08/27/08	5
Pacific Brokerage House, LLC	08/27/08	08/27/08	1
Positive Mortgage, Inc.	08/21/08	08/27/08	7
Premium Financial.Com; Premium Financial	08/25/08	08/27/08	3
Sp Lending	08/23/08	08/27/08	5
All American Mortgage And Loans LLC	09/03/08	09/03/08	1
Fidelity Funding Group, Inc.	09/03/08	09/03/08	1
Global Financial Lending Inc.	08/29/08	09/03/08	6
Goal Advantage, LLC	09/03/08	09/03/08	1
Investment Funding, Inc. (2 Locations)	09/01/08	09/03/08	3
Cal Gold Mortgage, Inc.	09/08/08	09/10/08	3
Fast Cash, Inc. (34 Locations)	09/06/08	09/10/08	5
Los Altos Financial	09/10/08	09/10/08	1
M. R. Mortgage	09/06/08	09/10/08	5
Priority Partners Lending Group, Inc.	09/04/08	09/10/08	7
Scripps Investments Mortgage Fund I, LLC	09/06/08	09/10/08	5
The Money Shack	09/10/08	09/10/08	1
Fast Fund Nation, Inc.	09/01/08	09/11/08	11
Abacus Mortgage, Inc.	09/17/08	09/17/08	1
Ace Express Financial Corporation	09/17/08	09/17/08	1
Brooke Financial Services (Brooke Credit Corporation, Db	09/17/08	09/17/08	1
Creative Image Marketing, Inc.	09/17/08	09/17/08	1
Greencastle Capital, Inc.	09/11/08	09/17/08	7
Bison Capital Equity Partners	09/25/08	09/25/08	1
California Professional Home Mortgage	09/24/08	09/25/08	2
Cap Mortgage	09/18/08	09/25/08	8
Deep Blue Financial	09/25/08	09/25/08	1
Dolores Castillo	09/24/08	09/25/08	2
Jpb Capital	09/25/08	09/25/08	1
M J Mortgage	09/18/08	09/25/08	8
Performance Financial	09/21/08	09/25/08	5
S.W.I.A. Enterprises	09/18/08	09/25/08	8
Sage Financial Group	09/25/08	09/25/08	1
Security Pacific National Lending (2 Locations)	09/19/08	09/25/08	7
Spencer Smith	09/18/08	09/25/08	8
Trinidad Bush	09/24/08	09/25/08	2
Unifund Financial Group	09/25/08	09/25/08	1

FSD CFLL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond

Public Action	Notice of Violation	Date of Action	Days
Abingdon Business Capital	10/01/08	10/08/08	8
Inland Funding	10/08/08	10/08/08	1
J Street- A Mortgage Company	10/07/08	10/08/08	2
Jeffrey Paul Johnson	10/08/08	10/08/08	1
Key Real Estate Equity Capital, Inc.	09/28/08	10/08/08	11
Pathwaydata, Inc.	09/27/08	10/08/08	12
Prime Coast Mortgage	10/08/08	10/08/08	1
Robert Schaefer Financial Services	10/03/08	10/08/08	6
The Loan Brokers Group, Inc.	10/01/08	10/08/08	8
The Mortgage People, Inc. (2 Locations)	10/07/08	10/08/08	2
Winnpointe Corporation	10/03/08	10/08/08	6
1st Choice Consulting & Financial Services (3 Locations)	10/10/08	10/15/08	6
Alta Financial Group (4 Locations)	10/09/08	10/15/08	7
Blue Diamond Funding Corp.	10/15/08	10/15/08	1
California Mortgage Institute	10/15/08	10/15/08	1
Capital Investment & Mortgage, Inc.	10/13/08	10/15/08	3
Consumers 1st Financial Services	10/12/08	10/15/08	4
First Ohio Banc & Lending, Inc.	10/10/08	10/15/08	6
Home Loan Lending, Inc.	10/10/08	10/15/08	6
Ladera Lending LLC	10/12/08	10/15/08	4
Liberty Mortgage	10/13/08	10/15/08	3
Pellegrino Financial	10/09/08	10/15/08	7
Pinnacle Business Finance, Inc.	10/11/08	10/15/08	5
Santa Maria Valley Funding	10/11/08	10/15/08	5
Simpac Lending Limited Liability Company	10/09/08	10/15/08	7
Van Camp Mortgage L.L.C.	10/15/08	10/15/08	1
Alliance Funding Group	10/18/08	10/23/08	6
Business Loan Center, LLC (2 Locations)	10/18/08	10/23/08	6
Ciena Capital Funding LLC	10/19/08	10/23/08	5
Evans Financial	10/16/08	10/23/08	8
Macquarie Mortgages Usa Inc.	10/20/08	10/23/08	4
Outsmart Holdings, LLC	10/20/08	10/23/08	4
West Capital Lending, Inc.	10/18/08	10/23/08	6
West Capital Lending, Inc.	10/18/08	10/23/08	6
Equilease Financial Services, Inc.	10/23/08	10/29/08	7
Fne Mortgage	10/26/08	10/29/08	4
New Paradigm Investments, Inc.	10/25/08	10/29/08	5
The Interbanc Group, LLC	10/29/08	10/29/08	1
The Mortgage Exchange, Inc.	10/25/08	10/29/08	5
Yuno Financial Group, Inc.	10/29/08	10/29/08	1
Automated Finance Corporation	11/09/08	11/12/08	4
Cag Financial, Inc.	11/04/08	11/12/08	9

FSD CFLL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond

Public Action	Notice of Violation	Date of Action	Days
Castle Mortgage & Real Estate	11/05/08	11/12/08	8
Centerpoint Financial	10/30/08	11/12/08	14
Century 22 Real Estate & Mortgage, Inc.	11/11/08	11/12/08	2
First City Bancorp	11/06/08	11/12/08	7
Heritage Pacific Leasing	11/01/08	11/12/08	12
Inspire Inc.	11/07/08	11/12/08	6
Lcm High Income Fund, LLC	11/06/08	11/12/08	7
Lcm Strategic Income Fund, LLC	11/05/08	11/12/08	8
Marmena Mortgage Company	11/06/08	11/12/08	7
Merchants Funding	11/11/08	11/12/08	2
Mg Capital Homes & Loans, Inc.	11/07/08	11/12/08	6
Millennium 2000 Financial Inc.	10/31/08	11/12/08	13
Nbgi, Inc.	11/08/08	11/12/08	5
Pronto Cash Advance	11/03/08	11/12/08	10
Scs Finance	11/08/08	11/12/08	5
Trinity Capital Home Loans, Inc.	11/09/08	11/12/08	4
United Credit Co.	11/01/08	11/12/08	12
Van Camp Mortgage L.L.C.	11/10/08	11/12/08	3
Vintage Realty & Finance, LLC	11/07/08	11/12/08	6
Wellington Financial	11/08/08	11/12/08	5
American Dream Mortgage	11/14/08	11/19/08	6
Anthony Alabastro	11/19/08	11/19/08	1
Jmo, Inc.	11/19/08	11/19/08	1
La Hacienda Home Loans	11/14/08	11/19/08	6
Magellan Capital Mortgage, LLC	11/14/08	11/19/08	6
Mortgage One Financial Corporation	11/16/08	11/19/08	4
Nick Ghosoph	11/14/08	11/19/08	6
Troa Ed Plus, Inc.	11/19/08	11/19/08	1
Westport Financial Servics Ltd	11/19/08	11/19/08	1
Alaska Seaboard Partners Limited Partnership,	11/27/08	12/03/08	7
All Loans/All Mortgage Loans	11/30/08	12/03/08	4
Best Interest Rate Mortgage Company, LLC(2 Locations)	12/01/08	12/03/08	3
Broad Solutions Lending, Lp	11/26/08	12/03/08	8
Capital Business Credit (California) LLC	12/01/08	12/03/08	3
Capital Lending Group	11/21/08	12/03/08	13
Community First Mortgage, Inc.	11/29/08	12/03/08	5
Icon Mortgage	11/26/08	12/03/08	8
Inter Mountain Mortgage (3 Locations)	11/27/08	12/03/08	7
Investors Choice Financial	12/03/08	12/03/08	1
Jadda Secured Senior Mortgage Fund, LLC	11/24/08	12/03/08	10
Kyle Christian Corporation	11/27/08	12/03/08	7
Lewco Capital Group	12/03/08	12/03/08	1

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Public Action	Notice of Violation	Date of Action	Days
Mortgage Wizards, Inc.	12/03/08	12/03/08	1
Needloans.Com Inc.	12/03/08	12/03/08	1
Residential Home Loans	12/03/08	12/03/08	1
Ruscana Capital, Inc.	11/30/08	12/03/08	4
Tawfiq Rissas	11/21/08	12/03/08	13
Zingerz Incorporated	12/02/08	12/03/08	2
1st Choice Mortgage And Realty LLC	12/09/08	12/10/08	2
American Lending Corporation	12/10/08	12/10/08	1
C.G. Hauser Financial Services	12/07/08	12/10/08	4
Community Pride Mortgage Company	12/04/08	12/10/08	7
E-1 Mortgage Company	12/04/08	12/10/08	7
Firstbay Financial, Inc.	12/06/08	12/10/08	5
Imperial Financial Lending, Inc.	12/04/08	12/10/08	7
Marcap Corporation	12/07/08	12/10/08	4
New Commercial Capital, Inc.	12/07/08	12/10/08	4
New World Financial Inc.	12/06/08	12/10/08	5
Ora Multifamily Investments I, LLC	12/06/08	12/10/08	5
Orlando Amador	12/08/08	12/10/08	3
Value Home Loan	12/04/08	12/10/08	7
West Coast Financial Group, Inc.	12/07/08	12/10/08	4
America's Mortgage Choice, Inc.	12/15/08	12/17/08	3
Citywide Funding	12/14/08	12/17/08	4
Core Mortgage	12/13/08	12/17/08	5
Equity One Financial Corp.	12/14/08	12/17/08	4
Mapleton International Financial, Lp	12/17/08	12/17/08	1
Pacific Security Lending, Loan Funding Express	12/12/08	12/17/08	6
Spartan Team Inc. Real Estate & Mortgage	12/14/08	12/17/08	4
Summa Financial, LLC	12/17/08	12/17/08	1
Tara Financial Services, Inc.	12/13/08	12/17/08	5
U.S. Residential Lending Corp.	12/15/08	12/17/08	3
Accredited Home Lenders, Inc.	12/24/08	12/24/08	1
Allnet Home Loans, Inc.	12/19/08	12/24/08	6
Ardent Financial LLC	12/24/08	12/24/08	1
Encore Pacific Managers, Inc.	12/24/08	12/24/08	1
Lake Forest Financial, Inc.	12/20/08	12/24/08	5
Orange Avenue Mortgage Investments, Inc.	12/20/08	12/24/08	5
Prime Choice Funding Inc.	12/22/08	12/24/08	3
Prime Directive Funding, LLC	12/06/08	12/24/08	19
Sunland Mortgage	12/22/08	12/24/08	3
The Jersey Boys In Southern California, Inc.	12/19/08	12/24/08	6
Western Home Loans, Inc.	12/24/08	12/24/08	1

FSD CFLL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond

Public Action	Notice of Violation	Date of Action	Days
America's Choice Funding, Inc.	01/02/09	01/07/09	6
Bridgefund Capital Corp.	12/26/08	01/07/09	13
First Quality Home Mortgage, Inc.	12/31/08	01/07/09	8
Greenline Capital Corporation	01/01/09	01/07/09	7
Home Lending Specialists	01/01/09	01/07/09	7
Jpb Capital, Inc.	01/04/09	01/07/09	4
Lenders Direct Financial, Inc.	12/29/08	01/07/09	10
Loan Village, Inc.	01/02/09	01/07/09	6
Masari, Inc. (2 Locations)	12/26/08	01/07/09	13
Mtx Financial, Inc.	01/04/09	01/07/09	4
Multicorp Holdings Inc.	12/26/08	01/07/09	13
Parable Mortgage	01/04/09	01/07/09	4
Time Finance Company	01/01/09	01/07/09	7
Worldwide 1st Mortgage	12/17/08	01/07/09	22
Arizona Loan Center, Inc.	12/31/08	01/07/09	8
Credit Acceptance Corporation	01/05/09	01/07/09	3
Dream House Mortgage Corporation	01/07/09	01/07/09	1
Fidelity Direct Mortgage, LLC	01/01/09	01/07/09	7
24 Funding Corporation	01/14/09	01/14/09	1
Bruce Schragin	01/08/09	01/14/09	7
Capitol Investment Group, Inc.	01/12/09	01/14/09	3
D&D Executives	01/14/09	01/14/09	1
Everyloan Financial Corporation	01/14/09	01/14/09	1
Fremont Credit Corp.	01/09/09	01/14/09	6
John J. Vitalich	01/11/09	01/14/09	4
Lf Mortgage Company	01/09/09	01/14/09	6
Mission Valley Mortgage	01/08/09	01/14/09	7
Multicorp Inc.	01/14/09	01/14/09	1
Wilshire Financial Group, Inc.	01/08/09	01/14/09	7
Envision Lending Group, Inc.	01/12/09	01/14/09	3
Kierland Mortgage Group, Inc.	01/08/09	01/14/09	7
Multi-Fund Of Columbus, Inc. (2 Locations)	01/10/09	01/14/09	5
Onfe, Inc.	01/14/09	01/14/09	1
Aig Mortgage Capital, LLC	01/15/09	01/21/09	7
Carbucks, Inc.	01/21/09	01/21/09	1
Horizon Mortgage And Investment Fund, LLC	01/18/09	01/21/09	4
Michael G. Pagani	01/19/09	01/21/09	3
New Capital Mortgage, Pacific First Mortgage	01/16/09	01/21/09	6
Signature Lending Corporation	01/15/09	01/21/09	7
Stonecrest Mortgage, Inc.	01/18/09	01/21/09	4
The Lease Group	01/17/09	01/21/09	5
Time Lenders	01/20/09	01/21/09	2
Washington Foundation	01/21/09	01/21/09	1

FSD CFLL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond

Public Action	Notice of Violation	Date of Action	Days
Westside Diagnostic Radiology Medical Group	01/15/09	01/21/09	7
Aig Commercial Equipment Finance, Inc.	01/16/09	01/21/09	6
Metrocity Home Mortgage Center Inc.	01/17/09	01/21/09	5
Halcyonfinance Company (2 Locations)	01/22/09	01/28/09	7
Harmak Mortgage Group	01/22/09	01/28/09	7
Money Auto Funding, Inc.	01/26/09	01/28/09	3
Montana Home Loans	01/25/09	01/28/09	4
Amc Home Loans, Inc.	01/25/09	01/28/09	4
American Mortgage Funding Group, Inc.	01/23/09	01/28/09	6
American Spirit Mortgages, Inc.	01/24/09	01/28/09	5
Guardian First Funding Group, LLC (3 Locations)	01/26/09	01/28/09	3
Prime Capital Lenders, LLC	01/26/09	01/28/09	3
United Capital Financial, L.L.C.	01/24/09	01/28/09	5
Phoenix Rising Industries, Inc.	01/15/09	01/29/09	15

Locations 301

Companies 233

FSD CFL Public Actions

Public Action	Notice of Violation	Date of Action	Days
Summary revocation of license due to non-payment of the annual assessment which was due on 6/30/2008. Two late filing notices were sent prior to revoking the licenses on 8/26/2008. 221 companies, with a total of 270 locations were revoked.	06/30/08	08/26/08	58

FSD CRMLA Public Actions			
Public Action	Notice of Violation	Date of Action	Days
Arlington Capital Mortgage Corporation - Surety bond cancelled 9/1/08. Order to Discontinue issued 9/2/08.	09/01/08	09/02/08	2
Ashford Mortgage - New surety bond received 12/19/08. Order to Discontinue set aside 12/30/08	12/19/2008	12/30/2008	12
Ashford MortGAGE - Surety bond cancelled 9/5/08. Order to Discontinue issued 11/20/08	9/5/2008	11/20/2008	77
Brooksamerica Mortgage Corporation - Surety bond cancelled 11/22/08. Order to Discontinue issued 12/1/08.	11/22/2008	12/1/2008	10
Dollar Investment Corp. Of Memphis - Surety bond cancelled 9/17/08. Order to Discontinue issued 9/18/08.	9/17/2008	9/18/2008	2
Eofs Mortgage Services - Surety bond cancelled 12/25/08. Order to Discontinue issued 12/30/08	12/25/2008	12/30/2008	6
Executive Funding Ut, Inc. - Surety bond cancelled 9/3/08. Order to Discontinue issued 9/3/08.	09/03/08	09/03/08	1
Fidelity Home Mortgage Corporation - Surety bond cancelled 9/2/08. Order to Discontinue issued 9/16/08.	09/02/08	09/16/08	15
Fieldstone Mortgage Company - Surety bond cancelled 11/18/08. Order to Discontinue issued 11/18/08	11/18/2008	11/18/2008	1
First Lincoln Mortgage Corp. - Surety bond cancelled 9/10/08. Order to Discontinue issued 9/10/08.	09/10/08	09/10/08	1
Global Equity Lending, Inc. - Surety bond cancelled 8/6/08. Order to Discontinue issued 8/6/08.	08/06/08	08/06/08	1
Graystone Solutions, Incorporated - New surety bond received 12/17/08. Order to Discontinue set aside 12/17/08.	12/17/2008	12/17/2008	1
Graystone Solutions, Incorporated - Surety bond cancelled 11/5/08. Order to Discontinue issued 12/1/08.	11/5/2008	12/1/2008	27
Homeloan Advisors.Com - Surety bond cancelled 9/30/08. Order to Discontinue issued 9/30/08.	9/30/2008	9/30/2008	1

FSD CRMLA Public Actions			
Public Action	Notice of Violation	Date of Action	Days
Hunter Financial Group, LLC - New surety bond received 12/17/08. Order to Discontinue set aside 12/30/08	12/17/2008	12/30/2008	14
Hunter Financial Group, LLC - Surety bond cancelled 12/8/08. Order to Discontinue issued 12/8/08.	12/8/2008	12/8/2008	1
Jett Financial Services, Inc. - Surety bond cancelled 10/23/08. Order to Discontinue issued 10/23/08.	10/23/2008	10/23/2008	1
Loan Link Financial Services - Surety bond cancelled 9/22/08. Order to Discontinue issued 9/22/08.	9/22/2008	9/22/2008	1
Mac One Investments, Inc. - New surety bond received 10/24/08. Order to Discontinue set aside 11/7/08	10/24/2008	11/7/2008	15
Mac One Investments, Inc. - Surety bond cancelled 9/29/08. Order to Discontinue issued 9/30/08.	9/29/2008	9/30/2008	2
Option One Mortgage Corporation - Surety bond cancelled 8/14/08. Order to Discontinue issued 8/14/08.	08/14/08	08/14/08	1
Real Estate Mortgage Network, Inc. - New surety bond received 10/24/08. Order to Discontinue set aside 10/24/08.	10/24/2008	10/24/2008	1
Real Estate Mortgage Network, Inc. - Surety bond cancelled 10/19/08. Order to Discontinue issued 10/20/08.	10/19/2008	10/20/2008	2
Scme Mortgage Bankers, Inc. - Surety bond cancelled 8/28/08. Order to Discontinue issued 8/29/08.	08/28/08	08/29/08	2
Sfg Bancorp - Surety bond cancelled 10/21/08. Order to Discontinue issued 10/21/08.	10/21/2008	10/21/2008	1
Twin Capital Mortgage - New surety bond received 10/22/08. Order to Discontinue set aside 10/22/08.	10/22/2008	10/22/2008	1
Twin Capital Mortgage - Surety bond cancelled 10/1/08. Order to Discontinue issued 10/2/08.	10/1/2008	10/2/2008	2
Acceptance Capital Mortgage Corporation - Order Setting Aside Order Summarily Revoking License	12/12/2008	12/19/2008	8
Ashford Mortgage - Surety bond cancelled 9/5/08. Order to Discontinue issued 11/20/08.	9/5/2008	11/20/2008	77

FSD CRMLA Public Actions			
Public Action	Notice of Violation	Date of Action	Days
Ashford Mortgage - Surety bond replaced 12/19/08. Set aside Order to Discontinue 12/30/08.	12/19/2008	12/30/2008	12
Brooksamerica Mortgage Corporation - Surety bond cancelled 11/22/08. Order to Discontinue issued 12/1/08.	11/22/2008	12/1/2008	10
Gold Reverse, Inc. - Surety bond cancelled 11/12/08. Order to Discontinue issued 1/9/09.	11/12/2008	1/9/2009	59
Lime Financial Services, Ltd. - New surety bond received 1/26/09. Order to Discontinue set aside 1/27/09	1/26/2009	1/27/2009	2
Lime Financial Services, Ltd - Surety bond cancelled 1/20/09. Order to Discontinue issued 1/20/09	1/20/2009	1/20/2009	1
Meredian Financial Corporation - Order Setting Aside Order Summarily Revoking License	12/9/2008	12/11/2008	3
Visionloan, Inc. - Order Setting Aside Order Summarily Revoking License	12/8/2008	12/11/2008	4

FSD CRMLA Public Actions-Failure to Pay Assessment			
Public Action	Notice of Violation	Date of Action	Days
1st Advantage Mortgage, L.L.C.	11/19/2008	12/8/2008	20
2CI Direct, LLC	11/19/2008	12/8/2008	20
Acceptance Capital Mortgage Corporation	11/19/2008	12/8/2008	20
Amb, LLC	11/19/2008	12/8/2008	20
Ameribanc Corporation	11/19/2008	12/8/2008	20
Arlington Capital Mortgage Corporation	11/19/2008	12/8/2008	20
Capital Quest Mortgage, Inc.	11/19/2008	12/8/2008	20
Citimutual Corporation	11/19/2008	12/8/2008	20
City First Mortgage Services, L.L.C.	11/19/2008	12/8/2008	20
Dbasa Holdings, Inc.	11/19/2008	12/8/2008	20
Efficient Lending Corp.	11/19/2008	12/8/2008	20
Equity Direct Mortgage Corp.	11/19/2008	12/8/2008	20
Executive Funding Ut, Inc.	11/19/2008	12/8/2008	20
Fcb Mortgage House, L.P.	11/19/2008	12/8/2008	20
Fidelity Home Mortgage Corporation	11/19/2008	12/8/2008	20
First Lincoln Mortgage Corp.	11/19/2008	12/8/2008	20
Florida United Mortgage Company	11/19/2008	12/8/2008	20
Funded Capital Mortgage, Inc.	11/19/2008	12/8/2008	20
Global Equity Lending, Inc.	11/19/2008	12/8/2008	20
Home Loan Funding, Inc.	11/19/2008	12/8/2008	20
Homebridge Mortgage Bankers Corp.	11/19/2008	12/8/2008	20
Homeloan Advisors.Com	11/19/2008	12/8/2008	20

FSD CRMLA Public Actions-Failure to Pay Assessment			
Public Action	Notice of Violation	Date of Action	Days
Jett Financial Services, Inc.	11/19/2008	12/8/2008	20
Kulman, Inc.	11/19/2008	12/8/2008	20
Loan Across America Corp.	11/19/2008	12/8/2008	20
Loan Management Services, Inc.	11/19/2008	12/8/2008	20
Meredian Financial Corporation	11/19/2008	12/8/2008	20
Millennium Mortgage Corp.	11/19/2008	12/8/2008	20
Mirad Financial Group	11/19/2008	12/8/2008	20
Money Warehouse, Inc.	11/19/2008	12/8/2008	20
Mortgage Options Financial, Inc.	11/19/2008	12/8/2008	20
New World Mortgage, Inc.	11/19/2008	12/8/2008	20
Olympiawest Mortgage Group, Llc	11/19/2008	12/8/2008	20
Preferred Financial Group, Inc.	11/19/2008	12/8/2008	20
Resource Mortgage Banking, Ltd.	11/19/2008	12/8/2008	20
Sage Credit Company, Inc.	11/19/2008	12/8/2008	20
Scme Mortgage Bankers, Inc.	11/19/2008	12/8/2008	20
Senior Freedom Corp.	11/19/2008	12/8/2008	20
Synergy Financial Management Corporation	11/19/2008	12/8/2008	20
U.S. Financial Mortgage Corp.	11/19/2008	12/8/2008	20
Visionloan, Inc.	11/19/2008	12/8/2008	20
Washington Financial Group Inc.	11/19/2008	12/8/2008	20
Westloan Mortgage Corporation	11/19/2008	12/8/2008	20
Wholesale America Mortgage, Inc.	11/19/2008	12/8/2008	20
Willow Bend Mortgage Company	11/19/2008	12/8/2008	20

FSD Escrow Public Actions-Surety Bond Canceled			
Public Actions	Notice of Violation	Date of Action	Days
Infinity Escrow, Inc.	9/16/2008	9/17/2008	2
Moneyline Escrow, Inc.	9/16/2008	9/17/2008	2
Legacy Escrow, Inc.	9/11/2008	9/18/2008	8
California Investors Escrow Co.*	9/30/2008	9/30/2008	1
Infinite Escrow Corporation*	10/12/2008	10/15/2008	4
West Escrow, Inc.	10/19/2008	10/20/2008	2
American Freedom Escrow, Inc.	10/19/2008	10/20/2008	2
Escrow Works, Inc.	11/7/2008	11/7/2008	1
C. Gull Escrow, Inc.*	11/22/2008	11/25/2008	4
"R" Escrow*	12/4/2008	12/4/2008	1
Primary Escrow, Inc.	12/19/2008	12/23/2008	5
Wingate Escrow Corporation	12/20/2008	12/23/2008	4
Escrow Depot, Inc.	12/23/2008	12/23/2008	1
Barbara's Escrows Unlimited, Inc.	1/14/2009	1/16/2009	3
Valley Escrow, Inc.	1/16/2009	1/16/2009	1

FSD Escrow Public Actions-Surety Bond Canceled			
Public Actions	Notice of Violation	Date of Action	Days
Morris Escrow, Inc.	1/23/2009	1/23/2009	1
Diamond Rose Escrow, Inc.	1/28/2009	1/28/2009	1
California Classic Escrow, Inc.	1/28/2009	1/28/2009	1
American Signature Escrow	1/29/2009	1/29/2009	1

* These orders were set aside when new bonds were obtained or the originals were reinstated

FSD DDTL Orders for Failure to Pay Assessment			
Public Action	Notice of Violation	Date of Action	Days
California Quik Check, Inc. dba Vernon Quik Check, Bell Quik Check, Hollywood Quik Check and Inglewood Quik Check (4 locations)	8/6/2008	12/8/2008	124
Tracy Coffman dba Quick Cash USA	7/30/2008	12/9/2008	132
AP Energy Corporation dba Ace Cash Express	8/1/2008	12/8/2008	129

Appendix 2: Detail of Fines, Penalties and Consumer Restitution for the period of August 1, 2008 through January 31, 2009.

This table includes all penalties and fines ordered and received from FSD and Enforcement cases.

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
1 st Advantage Mortgage. LLC	\$0.00	\$0.00	\$1,000.00	\$0.00
2CI Direct, LLC	\$0.00	\$0.00	\$1,000.00	\$0.00
A-1 Check Cashing	\$0.00	\$0.00	\$0.00	\$35,000.00
Aames Capital Corporation	\$0.00	\$0.00	\$1,000.00	\$0.00
Absolute Mortgage Solutions, LLC	\$0.00	\$0.00	\$500.00	\$0.00
Accelerated Equity & Development, Inc	\$0.00	\$0.00	\$500.00	\$500.00
Adel Bawardi dba BV Cash Advance	\$0.00	\$0.00	\$8,000.00	\$6,000.00
Advantage Capital Equity	\$0.00	\$0.00	\$500.00	\$500.00
Agape Home Mortgage Inc	\$0.00	\$0.00	\$500.00	\$500.00
All State Utility Finance, Inc	\$0.00	\$0.00	\$500.00	\$0.00
Allen Mortgage, LLC	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Ameribanc Corporation	\$0.00	\$0.00	\$1,000.00	\$0.00
American Affordable Homes, Inc	\$0.00	\$0.00	\$500.00	\$0.00
American Microloan, LLC	\$0.00	\$0.00	\$0.00	\$500.00
America's Lending Solutions, LTD	\$0.00	\$0.00	\$500.00	\$0.00
Area Check Cashing Centers, Inc.	\$156,288.00	\$0.00	\$45,110.00	\$0.00
Arlington Capital Mortgage Corporation	\$0.00	\$0.00	\$1,000.00	\$0.00
Aspen Express	\$0.00	\$0.00	\$0.00	\$4,900.00
Atlantic Mortgage	\$0.00	\$0.00	\$500.00	\$0.00

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
Executives				
Bankerswest Funding Corporation	\$0.00	\$0.00	\$500.00	\$500.00
Barton Federal Funding, Inc	\$0.00	\$0.00	\$500.00	\$0.00
Barton Federal Funding, Inc	\$0.00	\$0.00	\$500.00	\$0.00
Beachwood Escrow	\$0.00	\$0.00	\$0.00	\$6,666.00
Blue Diamond Equity	\$0.00	\$0.00	\$500.00	\$0.00
Bush & Hewitt Holding, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
C.M.G Mortgage	\$0.00	\$0.00	\$500.00	\$500.00
California Financial Services, Inc.	\$0.00	\$0.00	\$0.00	\$12,500.00
California Health Scan	\$0.00	\$43,750.00	\$0.00	\$0.00
California Investors	\$0.00	\$0.00	\$0.00	\$5,000.00
Camcor, Inc. dba Cash Plus	\$0.00	\$0.00	\$2,500.00	\$2,500.00
Capstone Advisors Inc	\$0.00	\$0.00	\$500.00	\$500.00
Centerline Finance Corporation	\$0.00	\$0.00	\$500.00	\$500.00
Centerline Finance Corporation	\$0.00	\$0.00	\$500.00	\$500.00
Centerline Finance Corporation	\$0.00	\$0.00	\$500.00	\$500.00
Centerline Finance Corporation	\$0.00	\$0.00	\$500.00	\$500.00
Check Mark Enterprises	\$7,925.25	\$0.00	\$10,000.00	\$10,000.00
Checks Cashed for Less	\$0.00	\$0.00	\$0.00	\$750.00
Christopher Avery Amsden	\$0.00	\$0.00	\$500.00	\$500.00
Citigroup Global Markets Inc	\$0.00	\$0.00	\$500.00	\$500.00
Citimutual Corporation	\$0.00	\$0.00	\$1,000.00	\$0.00
CMC Mortgage Corp.	\$0.00	\$0.00	\$1,000.00	\$0.00
Cogar Financial Services Inc.	\$0.00	\$0.00	\$3,000,000.00	\$0.00
Coopers Escrow	\$0.00	\$0.00	\$6,800.00	\$0.00
Dependable Escrow	\$0.00	\$0.00	\$76,500.00	\$0.00

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
Dollar Investment Corp. Of Memphis	\$0.00	\$0.00	\$1,000.00	\$0.00
Douglas J. Thomas dba Cash Club	\$0.00	\$0.00	\$7,500.00	\$7,500.00
Elender Escrow, Inc.	\$0.00	\$0.00	\$0.00	\$45,600.00
Enterprises Unlimited	\$0.00	\$0.00	\$500.00	\$0.00
Equicity Financial, LLC	\$0.00	\$0.00	\$1,000.00	\$0.00
Equity Direct Funding	\$0.00	\$0.00	\$500.00	\$500.00
Equity One Financial Corp	\$0.00	\$0.00	\$500.00	\$0.00
Essential Escrow	\$0.00	\$0.00	\$16,200.00	\$0.00
Executive Funding UT, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
FCB Mortgage House, L.P.	\$0.00	\$0.00	\$1,000.00	\$0.00
Fidelity Capital Funding, Inc.	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Fidelity Capital Funding, Inc.	\$0.00	\$0.00	\$0.00	\$1,000.00
Fidelity Funding Group Inc	\$0.00	\$0.00	\$500.00	\$0.00
Fifth Third Mortgage Company	\$0.00	\$0.00	\$1,000.00	\$1,000.00
First Capital Mortgage Corp	\$0.00	\$0.00	\$500.00	\$0.00
Florida United Mortgage Company	\$0.00	\$0.00	\$1,000.00	\$0.00
Fountain Grove Mortgage Inc	\$0.00	\$0.00	\$500.00	\$0.00
Gale Robinson dba Money & More	\$0.00	\$0.00	\$29,500.00	\$10,000.00
Galt Ventures, Inc. dba Speedy Cash	\$25,970.40	\$25,970.40	\$25,110.00	\$25,110.00
GC Loan Center Inc	\$0.00	\$0.00	\$500.00	\$500.00
GE Commercial Distribution Finance Corporation	\$0.00	\$0.00	\$500.00	\$500.00
Gibson & Wile Financial Services, LLC	\$0.00	\$0.00	\$6,500.00	\$2,000.00
Global Equity Finance	\$0.00	\$0.00	\$500.00	\$0.00
Global Trading	\$0.00	\$0.00	\$500.00	\$0.00

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
Partners				
HCI Mortgage	\$0.00	\$0.00	\$0.00	\$500.00
Higgins & Arthur Escrow	\$0.00	\$0.00	\$0.00	\$5,300.00
Hindsco, Inc.	\$110,240.00	\$0.00	\$0.00	\$0.00
Hindsco, Inc. dba Cash Now Santa Rosa	\$131,141.30	\$0.00	\$19,680.00	\$0.00
Homeloan Advisors.Com	\$0.00	\$0.00	1,000.00	0.00
Homestone Mortgage, Inc.	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Horizon Technology Finance, LLC	\$0.00	\$0.00	\$500.00	\$500.00
Hot Lava	\$322.00	\$322.00	\$2,500.00	\$0.00
Intellichoice Mortgage Services, LLC	\$0.00	\$0.00	\$500.00	\$0.00
Intellichoice Mortgage Services, LLC	\$0.00	\$0.00	\$0.00	\$500.00
IZT Mortgage Inc.	\$0.00	\$0.00	\$0.00	\$1,000.00
IZT Mortgage Inc.	\$0.00	\$0.00	\$1,000.00	\$1,000.00
IZT Mortgage Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
J.A.P. Financial	\$0.00	\$0.00	\$500.00	\$0.00
J.W.P. Lenders Corporation	\$0.00	\$0.00	\$500.00	\$0.00
JIL, Inc. dba Checks-N-Advance	\$0.00	\$0.00	\$5,000.00	\$2,500.00
Jinsup Choi dba Futures Investment Group	\$10,035,614.00	\$0.00	\$0.00	\$0.00
Jose Romo dba Money & Money Payday Advance	\$0.00	\$0.00	\$0.00	\$10,000.00
JRMMM LLC dba Mister Cash	\$566.53	\$566.53	\$25,000.00	\$25,000.00
Juan Pablo Cerventes and Veronica Ruelas dba Check By Check	\$0.00	\$0.00	\$2,500.00	\$2,500.00
Keith Forster	\$0.00	\$900.00	\$0.00	\$0.00
La Jolla Investments & Management, Inc	\$0.00	\$0.00	\$500.00	\$0.00

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
La Jolla Investments & Management, Inc	\$0.00	\$0.00	\$0.00	\$500.00
LCS, Incorporated	\$0.00	\$0.00	\$2,500.00	\$2,500.00
Leaderscorp Financial Inc	\$0.00	\$0.00	\$0.00	\$500.00
Lenderfi, Inc	\$0.00	\$0.00	\$500.00	\$0.00
Lenderfi, Inc	\$0.00	\$0.00	\$500.00	\$0.00
Libertystreet Financial Group	\$0.00	\$0.00	\$500.00	\$500.00
Linda C. Kellum dba Pay Day Financial and Payday Services Today	\$7,882.81	\$0.00	\$10,000.00	\$0.00
LJL Funding, LLC	\$0.00	\$0.00	\$500.00	\$500.00
Loan Country	\$0.00	\$0.00	\$0.00	\$500.00
M&T Mortgage Corporation	\$0.00	\$0.00	\$1,000.00	\$0.00
MAC ONE Investments, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Madison Home Mortgage Corp	\$0.00	\$0.00	\$500.00	\$500.00
MDA Escrow Solutions of CA, Inc.	\$0.00	\$0.00	\$25,000.00	\$25,000.00
Mendaros Family Corporation	\$0.00	\$0.00	\$1,000.00	\$0.00
Meridias Capital, Inc.	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Michael Dillingham	\$0.00	\$0.00	\$0.00	\$35,000.00
Michael R. Hensley - Pappas	\$0.00	\$0.00	\$0.00	\$4,500.00
Money Management International, Inc.	\$0.00	\$0.00	\$2,500,000.00	\$2,500,000.00
Money Palace	\$0.00	\$0.00	\$0.00	\$5,000.00
Montebello Escrow, Inc.	\$0.00	\$0.00	\$0.00	\$4,500.00
Money Palace	\$0.00	\$0.00	\$0.00	\$10,000.00
Montebello Escrow, Inc.	\$0.00	\$0.00	\$0.00	\$6,000.00
Monumental Funding	\$0.00	\$10,000.00	\$7,000,000.00	\$0.00
Morgan Stanley Credit Corporation	\$0.00	\$0.00	\$500.00	\$500.00
Mortgage Direct Financial Services	\$0.00	\$0.00	\$500.00	\$500.00

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
Mortgage Options Financial, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Multiloan Mortgage Network	\$0.00	\$0.00	\$0.00	\$500.00
MWF Financial & Mortgage Center, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
National Residential Lending LLC	\$0.00	\$0.00	\$500.00	\$500.00
New World Mortgage, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Newstar Financial	\$0.00	\$0.00	\$500.00	\$500.00
North Coast Home Loans, Inc	\$0.00	\$0.00	\$500.00	\$0.00
Novastar Mortgage, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Opteum Financial Services, LLC	\$0.00	\$0.00	\$1,000.00	\$0.00
Orange County Escrow Inc.	\$0.00	\$0.00	\$0.00	\$2,800.00
Ownit Mortgage Solutions, Inc	\$0.00	\$0.00	\$500.00	\$0.00
Pac West Funding	\$0.00	\$0.00	\$500.00	\$500.00
Pacific Northwest Mortgage Corporation	\$0.00	\$0.00	\$500.00	\$0.00
Pacifica Direct, LLC	\$0.00	\$0.00	\$1,000.00	\$0.00
Park Place Capital Corporation	\$0.00	\$0.00	\$500.00	\$0.00
Payday Advance, LLC	\$0.00	\$0.00	\$38,250.00	\$0.00
Payday Advance, LLC	\$239,682.13	\$0.00	\$38,250.00	\$0.00
Payday Loan Store of California, Inc.	\$0.00	\$0.00	\$3,000.00	\$3,000.00
Pinnacle Direct Funding Corporation	\$0.00	\$0.00	\$1,000.00	\$0.00
Pinnacle Financial Corporation	\$0.00	\$0.00	\$1,000.00	\$0.00
Preferred Financial Group, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Premium Mortgage Corp	\$0.00	\$0.00	\$0.00	\$500.00
Prime Credit Funding, Inc	\$0.00	\$0.00	\$500.00	\$500.00

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
Primerica Financial Services Home Mortgages, Inc	\$0.00	\$0.00	\$500.00	\$500.00
Primerica Financial Services Home Mortgages, Inc	\$0.00	\$0.00	\$500.00	\$500.00
Primerica Financial Services Home Mortgages, Inc	\$0.00	\$0.00	\$500.00	\$500.00
Primerica Financial Services Home Mortgages, Inc	\$0.00	\$0.00	\$500.00	\$500.00
Pro Check Cashing	\$0.00	\$0.00	\$0.00	\$15,000.00
Quintet Mortgage, LLC	\$0.00	\$0.00	\$500.00	\$0.00
Quintet Mortgage, LLC	\$0.00	\$0.00	\$0.00	\$500.00
Real Estate Mortgage Network, Inc.	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Renaissance Home & Mortgage, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Residential Home Loans	\$0.00	\$0.00	\$500.00	\$0.00
Rms Home Loans	\$0.00	\$0.00	\$500.00	\$0.00
Robert & Marsha Peters-Purchase Plus	\$0.00	\$0.00	\$0.00	\$1,000.00
Robert Barber, Jr. and Peggy White dba Payday Services Today and Pay Day Today	\$10,000.00	\$0.00	\$10,000.00	\$3,000.00
Royal Crest Escrow, Inc.	\$0.00	\$0.00	\$0.00	\$13,200.00
Royal Payday Advance	\$0.00	\$0.00	\$0.00	\$2,000.00
Sage Credit Company, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Sage Credit Escrow	\$0.00	\$0.00	\$0.00	\$6,000.00
Sallie Mae Home Loans, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Sami Nafsoosi dba S & D Financial and dba S & D Cash Advance Payday Financial Management	\$552,920.91	\$0.00	\$167,300.00	\$0.00

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
Saxon Mortgage Services, Inc.	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Sayed Taqeer Ahmed dba Cash-4-Checks	\$0.00	\$0.00	\$7,500.00	\$3,500.00
Schyndel Investments, Inc	\$0.00	\$0.00	\$500.00	\$500.00
Scme Mortgage Bankers, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Senior Freedom Corp.	\$0.00	\$0.00	\$1,000.00	\$0.00
Sfg Bancorp	\$0.00	\$0.00	\$1,000.00	\$0.00
Simple as that Imortgage.com	\$0.00	\$0.00	\$500.00	\$500.00
Sisak Misirian dba Thrifty Check Cashing	\$84,816.97	\$0.00	\$30,000.00	\$0.00
Skypark Financial Inc	\$0.00	\$0.00	\$500.00	\$500.00
Solomon Mortgage and Financial Services	\$0.00	\$0.00	\$0.00	\$500.00
Southern California Leasing, Inc	\$0.00	\$0.00	\$500.00	\$500.00
Speedy Cash	\$122,138.00	\$122,138.00	\$122,811.00	\$122,811.00
State Farm/ Payday Advance Express	\$0.00	\$0.00	\$0.00	\$10,508.00
Stateline Funding Mortgage Services	\$0.00	\$0.00	\$500.00	\$500.00
Stearns Lending	\$0.00	\$0.00	\$500.00	\$500.00
Synergy Financial Management Corporation	\$0.00	\$0.00	\$1,000.00	\$0.00
The Construction Loan Company, Inc	\$0.00	\$0.00	\$500.00	\$500.00
The Jess Chex Corporation dba Jess Chex Financial	\$0.00	\$0.00	\$13,500.00	\$7,500.00
The Lending Connection, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
The Mortgage Money Source	\$0.00	\$0.00	\$500.00	\$500.00
Tiger Financial Management/Galt Ventures/Speedy Cash	\$0.00	\$0.00	\$0.00	\$147,248.00
Topline Escrow	\$0.00	\$0.00	\$0.00	\$1,500.00

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
Services				
Trading Financial Credit, LLC	\$0.00	\$0.00	\$500.00	\$500.00
Trading Financial Credit, LLC	\$0.00	\$0.00	\$500.00	\$500.00
Trading Financial Credit, LLC	\$0.00	\$0.00	\$500.00	\$500.00
Trinh Pham	\$0.00	\$0.00	\$0.00	\$500.00
TSC Lending Group, Inc	\$0.00	\$0.00	\$500.00	\$500.00
Two Families Credit Company, LLC dba Cash Mart	\$0.00	\$0.00	\$30,000.00	\$6,000.00
U.S. Financial Mortgage Corp.	\$0.00	\$0.00	\$1,000.00	\$0.00
UBS Financial Services Inc	\$0.00	\$0.00	\$500.00	\$500.00
UBS Financial Services Inc	\$0.00	\$0.00	\$0.00	\$500.00
UBS Financial Services, Inc	\$0.00	\$0.00	\$0.00	\$500.00
United Capital Financial, Inc	\$0.00	\$0.00	\$500.00	\$0.00
United Home Mortgage Corporation	\$0.00	\$0.00	\$1,000.00	\$0.00
United Lending Partners, Inc	\$0.00	\$0.00	\$500.00	\$500.00
US Mortgage Holdings, AZ, LLC	\$0.00	\$0.00	\$0.00	\$500.00
Veridian Financial, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Washington's Patriot Financial, Inc	\$0.00	\$0.00	\$500.00	\$500.00
West Coast Cash	\$0.00	\$0.00	\$2,500.00	\$2,500.00
Westloan Mortgage Corporation	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Wholesale America Mortgage, Inc.	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Wholesale America Mortgage, Inc.	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Wilson Resources, Inc.	\$0.00	\$0.00	\$1,000.00	\$0.00
Wmc Mortgage Corp.	\$0.00	\$0.00	\$1,000.00	\$1,000.00
Wrmortgage	\$0.00	\$0.00	\$1,000.00	\$0.00

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
Xpress Financial Services of Southern California, LLC dba Ready Money	\$0.00	\$0.00	\$7,500.00	\$1,500.00
Total	\$11,485,508.30	\$203,646.93	\$13,385,011.00	\$3,183,893.00

[End of Report]

DEPARTMENT OF CORPORATIONS

State of California • Business, Transportation and Housing Agency



THE DEPARTMENT OF CORPORATIONS is California's Investment and Financing Authority. The Department protects California consumers by licensing and regulating individuals and companies that offer securities, investment advice, consumer finance loans, residential mortgage loans, escrows, payday loans, franchises, and certain bill-paying services. Through its enforcement activities, the Department prevents businesses and individuals from conducting unlicensed or fraudulent consumer transactions.

The Department of Corporations works collaboratively with other California State agencies (including Departments of Financial Institutions, Real Estate, Insurance, and Consumer Affairs); federal agencies (including Securities and Exchange Commission, Federal Trade Commission, Department of Defense, and U.S. Department of Justice); local agencies (including Adult Protective Services, law enforcement, and District and City Attorneys); and many other organizations.

EDUCATION AND OUTREACH

The Department of Corporations is committed to protecting the public. Our programs and resources are designed to teach Californians to investigate before you invest" and provide information and tools needed to stop financial and investment fraud before it happens.



Seniors Against Investment Fraud (SAIF) Program alerts and educates Californians over 50 about investment fraud, predatory lending, and how to avoid being scammed. SAIF utilizes a statewide network of trained senior volunteers from local Retired Senior Volunteer Programs (RSVPs) and other non-profit organizations.



California Troops Against Predatory Scams (TAP\$) Program alerts and educates California's military servicemembers and their families about investment fraud, predatory lending, and how to avoid being scam med.

CALIFORNIA DEPARTMENT OF CORPORATIONS

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Materials presented in this report are a collective effort of the staff of the California Department
of Corporations.

